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ABSTRACT

The guide presents suggested learning concepts, experiences, and references for home economics educators in the planning and organization of secondary level consumer and homemaking programs. The suggestions are based on questionnaires and interviews with teachers and administrators involved in this program. The guide's main focus is on the process of designing a program that would meet the student's needs and consists of 17 subject areas which are presented alphabetically: advertising; appliances; clothing purchasing; consumer purchasing; credit; estate planning; food buying; furniture and accessories; housing; insurance; management of the dual role; money management; recreation; responsibilities, obligations, and protection of the consumer; savings and investment; taxes; and transportation. Each subject area begins with information on its general purpose, objective, student references, teacher references, and additional sources of information. This is followed by the guide itself which consists of six columns presenting the following information: concept, classroom experiences, resource person, related experiences, and teacher-student references. Form letters sent to participants, a time table for evaluating the units, forms used for the evaluation, a list of references, and sources of inexpensive information are appended. (EC)

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SUGGESTED LEARNINGS:

CONSUMER AND HOMEMAKING EDUCATION

Home Economics Department
College of Applied Sciences
Western Illinois University

Supported by the
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SUGGESTED LEARNINGS:
CONSUMER AND HOMEMAKING EDUCATION

by

Mrs. Dorothy Jean Edmondson

Mrs. Bettye B. Swanson

Dr. Wilma Warner
Director of Evaluation

April, 1972

The evaluation project resulting in the
revision of the Curriculum Model was supported
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Mrs. Amelia Paschedag, Civic Memorial High School,
Bethalto

Miss Maria Vasicky, Argo High School, Argo

Mrs. Terry Finlayson, Director, Consumer Information
Services, Sears Roebuck and Co., Chicago

Miss Avadner McGlory, Consumer Information Services,
Sears Roebuck and Co., Chicago

Mrs. Oma Jones, Home Economics Extension Adviser,
Courthouse, Mt. Vernon

Mr. James Kleindl, Freeport Junior High School,
Freeport

Miss Ilene Ridgely, East Richland High School,
Olney

Mrs. Alice Hansberger, Canton Senior High School,
Canton

Mrs. Dorothy Edmondson, Western Illinois University,
Macomb

Mrs. Bettye Swanson, Western Illinois University,
Macomb

Mr. Richard Nelson, Western Illinois University,
Macomb

Mrs. Mary Leach, Western Illinois University, Macomb

Mrs. Ann Stagg, Western Illinois University, Macomb

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An evaluation of this material would have been impossible without the fine participation and cooperative efforts of the many home economics teachers who are guiding and instructing youth in consumer and homemaking education in the public school systems of Illinois. These teachers gave helpful suggestions which resulted in changes in the Suggested Learnings: Consumer and Homemaking Education guide.

The steering committee, who worked with Mrs. Dorothy Edmondson and Mrs. Bettye Swanson for the initial curriculum model which resulted in the Suggested Learnings: Consumer and Homemaking Education guide, were:

Mrs. Alice Hansberger, Canton Senior High School, Canton

Mrs. Laura Clark Jones, Manual High School, Peoria

Mrs. Amelia Paschedag, Civic Memorial High School, Bethalto

Mrs. Arla Powell, Bushnell-Prairie High School, Bushnell

Mr. Marvin Rull, Quincy Public Schools, Quincy

Miss Dorothy Sheets, Carthage High School, Carthage

Mrs. Sarah Elizabeth Smith, Herrin High School, Herrin

Mrs. Judith Speer, Woodruff High School, Peoria

Mrs. Betty Stevenson, Media-Weaver High School, Media

Mrs. Treva Walker, Southeastern High School, Augusta

Dr. Wilma Warner, Professor, Teacher Education Division, Department of Home Economics, Western Illinos University, Macomb

OVERVIEW

The enthusiastic reception of the first draft of the Suggested Learnings: Consumer and Homemaking Education prompted this project to be undertaken to further examine and evaluate the guide, making it available for teachers in Illinois.

Competent personnel for a review committee was sought through correspondence and formed to finalize means of obtaining information regarding the guide. This committee approved the form for obtaining comments from home economics teachers for additions, deletions, changes and suggestions. Many teachers (those with funded and non-funded consumer and homemaking classes) willingly supplied their written suggestions, which were then tabulated, considered by the review committee and incorporated into the present Suggested Learnings: Consumer and Homemaking Education.

Mrs. Dorothy Edmondson and Mrs. Bettye Swanson, authors of the first draft of the Suggested Learnings: Consumer and Homemaking Education, and Dr. Wilma Warner, Director of Evaluation, reviewed all changes made prior to the printing of the guide.

It is our hope that this refined guide will be of assistance to the home economics teachers as they adapt the material to their respective communities and the varied local needs. We trust this guide will contribute to the further development of consumer and homemaking education.

Wilma Warner, Director
Evaluation of Suggested
Learnings: Consumer and
Homemaking Education

INTRODUCTION

Home Economics teachers have been actively involved in consumer education for years, but not as an independent course. The Consumer and Homemaking program was initiated into the total Home Economics program with the Vocational-Technical Education Act of 1963 and the Vocational Amendments of 1968. Since its inception, the Illinois State Board for Vocational Education and Rehabilitation, Division of Vocational and Technical Education, has worked with Illinois home economics teachers to create a competent, relevant program.

The Consumer and Homemaking program is indeed a unique development in the total Home Economics scheme. Courses can be offered separately for boys and girls in the school curriculum. It places upon the teacher the responsibility of aiding the student in understanding and becoming involved in the wise use of resources as a person in the dual role of employment and home responsibilities (a role which almost every student, both boys and girls, will undertake).

The program should be based on demonstrated need and designed to aid the student in adjusting to the present-day world. This enables him to utilize all available resources in obtaining maximum satisfaction within the family unit. The Consumer and Homemaking program will correlate textbook education with the world of work, answer questions, give real-life examples, and develop skills a student can use in present and future family situations.

The teacher of the Consumer and Homemaking program is in a unique situation, for individual instructors must be competent in the subject matter areas and be able to design a program specifically to meet the needs of the students, utilizing available community facilities.

DEVELOPMENT OF THE SUGGESTED LEARNINGS: CONSUMER AND HOMEMAKING EDUCATION

The development of this guide was the result of many inquiries for assistance to aid the classroom teacher in constructing a relevant, innovative Consumer and Homemaking program. Background information was gathered using the following methods: reviewing current Home Economics literature and curriculum guides; observing Consumer and Homemaking programs in action; interviewing teachers and administrators participating in the Consumer and Homemaking program, and mailing questionnaires to survey all the Illinois school systems participating in funded Consumer and Homemaking programs at this time. Schools and programs investigated covered a broad spectrum: small, medium, and large schools; rural, town, and non-rural; and inner city and depressed area youth. The mailed questionnaires and interviews gathered information dealing with the depth and sequence of subject matter areas; outstanding and unique features of individual programs; structure of the program in relation to the student needs; and relevancy of the program to geographical and regional characteristics. The answers from the questionaires returned were as varied as the program investigated. The main insight gained from these questionnaires was the importance of designing an individual program to meet the need of the student in each classroom situation.

With the knowledge acquired from the consolidated information gathered during the period of research, the authors have attempted to design a guide which will aid and stimulate the individual Consumer and Homemaking teacher to plan a program specifically for the school system. This material is in no way intended to dictate the method of presenting material, but should be used as a point of reference.

The authors were greatly assisted in the preparation of the guide by ten consultants representing the various schools surveyed, and two possessing a specialized understanding in a particular area of education. Their knowledge in the area of Consumer Education and experience in the type of problems encountered by classroom teachers was invaluable. It is through their evaluations and recommendations that the authors were able to produce a usable guide for the teacher involved in Consumer and Homemaking education.

DESIGN

The sections are placed in alphabetical order. Each section begins with a general purpose statement, followed by the objectives to be discussed in relation to the subject, and a listing of special subject references for the student and teacher.

The body of the guide is divided into six columns: the concept; classroom experiences; possible resource persons; related experiences; a list of reference books, periodicals and pamphlets; and a column for the teacher to evaluate the unit in relation to particular classroom situations.

CODING DESIGN

S - Student
T - Teacher

SHS - Senior High School
JHS - Junior High School

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ADVERTISING

Generalization: Advertising stimulates the economic growth in the marketplace through various techniques and appeals by directing the flow of the consumer's dollar. With a critical evaluation of advertising, the consumer can make better use of available information in utilizing his resources.

Objective: Design experiences which will enable the student to:

1. Identify the function of advertising to the manufacturer and the value of the information provided the consumer

2. Explain the responsibilities and obligations of the manufacturer in advertising and the consumer's rights and responsibility in the use of information provided

3. Describe the various advertising techniques used to influence the consumer's spending

4. Illustrate the various psychological appeals used in advertising media

5. Identify misleading forms of advertising and devise methods the consumer might use to avoid deceptive practices

6. Become aware of the various consumer protection agencies available to the family unit.

Student References:

"Be Sharp! Don't Be Cheated" Part of series
Consumer Education Series Book 5
Ginn and Company
Teacher's Guide
JHS, Remedial

"Beware of 'Bait and Switch'" Free
Federal Trade Commission
JHS, SHS, Adult

Married Life
Chapter 12
Riker and Brisbane
Chas. A. Bennett Co., Inc.

"Your Protection Against Fraudulent Sales, Advertising, and Loans"
William J. Scott
Attorney General of Illinois

Teacher References:

The Permissible Lie: The Inside Truth About Advertising
Sam Sinclair Baker
World Publishing Company

Let the Seller Beware
James Bishop, Jr., and Henry Hubbard
National Press Incorporated

The Hidden Persuaders
Vance Packard
David McKay Company, Inc.

"Curriculum Enrichment Materials"
Charlotte Carr
Illinois State University, 1971

Additional Sources of Information:

Education Service Bureau, Consumer's Union

Consumer Information Bibliography, Superintendent of Documents, U. S. Government Printing Office

Federal Trade Commission

Illinois Attorney General's Office

Chamber of Commerce

Better Business Bureau

Consumer's Research, Inc.

Local communications media

Concept	Classroom Experiences	Resource Person
	Divide class into teams and, using charades game, have students act out commercials.	
	or	
	Take several advertisements, cover brand names, and have students identify products.	
Function of Advertising	Why do manufacturers advertise? (Function of advertising in marketplace) 1. To inform 2. To create sales 3. To develop brand loyalty	Local Advertiser
	Teacher may elect to discuss a short history of advertising.	
	Discuss the three realms of marketing. 1. Market realm a. packages b. advertisements 2. Consumer realm a. experts b. friends 3. No-profit realm a. federal & state agencies b. consumer organizations	
	Using various advertisements, decide the value of each to the consumer. 1. Information obtained 2. Age group 3. Realm of reference a. endorsement b. status symbol c. sexual appeal 4. Psychological and emotional appeal	
	Discuss steps leading to product adoption. 1. Awareness of product existence 2. Interest in product 3. Evaluation of product 4. Trial	

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview advertiser and local communications media. Why does one advertise? What approach does one use? Who writes the advertisement?	S-Wilhelms, Heimerl, and Jelley S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Gordon and Lee T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster T-Britt T-*Illinois Teacher*, U. of Illinois, Urbana, Illinois	
Collect and analyze advertising samples.		

Concept	Classroom Experiences	Resource Person
	Are there other agencies served by advertising? 1. Public welfare 2. Technical data (FDA - FTC)	
Responsibilities of Advertising	Using same advertisements, what information can the consumer obtain?	
	What information would you like listed on a product?	
	What responsibility does the advertiser have to the consumer?	
	What responsibility does the consumer have to the advertiser?	
	What responsibility does the consumer have to government legislation?	
Methods of Advertising	Game: Match slogan to product.	
	or	
	Quiz Game: Given a slogan, the contestant must name the product.	
	How many forms of advertising does one hear or see in a day? List on board.	
	Using one product, list all the various ways it is advertised.	
	Major sources of advertising: 1. TV 2. Radio 3. Newspapers 4. Magazines 5. Billboards	

Related Experiences	Teacher-Student References	Teacher Evaluation
Does your family use advertisements? How?		
Interview local communications media. What responsibility do they exercise?	S-Wilhelms, Heimerl, and Jelley	
Group Project: Talk to local consumer groups about what they are doing to aid the consumer.	S-Levy, Feldman, and Sasserath T-Gordon and Lee T-Warmke Wyllie, Wilson, and Eyster	
Group Project: Devise a game, skit, or case study to show how each person is influenced by advertising.	S-Wilhelms, Heimerl and Jelley S-Schoenfeld and Natella	
An evening with TV. (1) Watch and time one commercial. (2) Turn the sound off. Did you understand the message? (3) Turn your back and just listen.	S-Levy, Feldman, and Sasserath T-Gordon and Lee	
Watch one program: (1) How many commercials? (2) How much much time was devoted to commercials?	T-Warmke, Wyllie, Wilson, and Eyster T-Fitzsimmons	
Group Project: Using one of the major forms of advertising: 1. What percent is devoted to advertising? 2. What percent is devoted to factual information? 3. How is the consumer treated? 4. What appeals are used? 5. Would you purchase it?	T-Britt	
Bring in illustrations of as many forms of advertising as possible.		

Concept	Classroom Experiences	Resource Person
	Minor sources of advertising: 1. Coupons a. mail b. magazines c. newspapers 2. Free samples a. in store b. mail 3. Packaging 4. Display 5. Handbills 6. Word of mouth	
	Take one product and find illustrations of each type of advertising.	
	Small Groups: Have the students design an advertising campaign for real or imaginary product using three major and two minor forms of advertising. These might be presented to the class, with the best ones used for display or exhibits in the hall.	
Appealing to the Consumer through Advertising	Small Groups: Give each group 3 to 5 products. How would they sell each to four different ages and types of people?	Faculty Member Teaching Advertising
	or	
	Select five advertisements. To what group is the advertisement appealing, and what technique is involved?	
	Discussion: Different psychological appeals of advertising (show examples as illustrations). 1. Endorsement 2. Peer group implication 3. Sex appeal 4. Popularity 5. Masculinity-femininity 6. Power or prestige 7. Irritant 8. Success 9. Fears 10. Desires	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have poster contest for coming school event.		
Make a collection of the different psychological appeals for one product.	S-Wilhelms, Heimerl, and Jelley	
Have students create collage of advertisements.	S-Schoenfeld and Natella	
	S-Levy, Feldman, and Sasserath	
Group or individual project: Devise advertisement using as many appeals as possible.	T-Gordon and Lee	
	T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
	Why do advertisers use these psychological appeals to influence consumers?	Commercial Artist
	See how many and which types of advertisements use more than one appeal.	
	Have students look at the various sources of advertising. How does the placement of these affect the consumer? (Right vs. left side of page, color vs. black and white, time of day, program association.)	
Recognizing Misleading Advertising	From a collection of advertisements, have students select those which are or could be misleading. What makes them misleading?	
	Forms of deceptive advertising: 1. Bait and switch 2. Mail frauds 3. Limited supply 4. Contests 5. Games 6. "Free" gifts 7. Size and shape of packaging 8. Chain letters	State Attorney General's Office Local Postman
	Student demonstration of deceptive advertising.	
	Contest on deceptive or misleading advertising.	
	Advertising acceptance based on the magazine's reputation.	
Protection Against Deception	Have students devise check list to avoid deception in shopping through advertisements. 1. Be aware 2. Be informed 3. Shop before you buy 4. Complain to the seller and/or company and/or consumer protective agency	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Fitzsimmons T-Oppenheim T-Britt	
Investigate cost of placing an ad in 1. Local newspaper 2. Metropolitan newspaper 3. Radio 4. TV 5. Handbills		
Locate any misleading advertisements and bring to class.	S-Wilhelms, Heimerl and Jelley S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Greer and Biggs T-Gordon and Lee T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	
Prepare a written complaint objecting to deceptive advertising.	S-Schoenfeld and Natella S-Wilhelms, Heimerl, and Jelley S-Levy, Feldman, and Sasserath T-Gordon and Lee T-Warmke, Wyllie, Wilson, and Eyster T-Britt	

Concept	Classroom Experiences	Resource Person
	Have students report on regulatory agencies: 1. Local a. Better Business Bureau b. local communications media c. voluntary consumer agencies d. Chamber of Commerce 2. State a. consumer organizations b. Attorney General 3. Federal a. FTC b. Voluntary Code of news media c. FDA	
Summary	Give students three advertisements to analyze (one should be deceptive).	

Related Experiences	Teacher-Student References	Teacher Evaluation

APPLIANCES

Generalization: In order to obtain a high degree of satisfaction, the individual as a person engaged in the dual role should correlate the fullest utilization of available resources and management skills by carefully selecting and efficiently operating all available equipment.

Objective: Design experiences which will enable the student to:

1. Describe the function and use of appliances in the family unit
2. Develop a selection criterion for appliances
3. Determine the probable quality of an appliance by gathering accurate information by testing agencies
4. Determine the need and use of an appliance in terms of individual or family goals, values, and standards
5. Identify the relationship of management skills, the dual role of wage earner and homemaker, and family resources in selecting and purchasing home appliances
6. Survey the maintenance and operating costs of appliances
7. Understand and evaluate the internal and external influences exerted on the family unit in the appliance marketplace.

Student References:

"How To Select Major Home Appliances" Sears Roebuck & Co. JHS, SHS, Adult	50 for $2.50
Buying Appliances Consumer Education Series, Book 3 Ginn and Company	Part of series
"Your Equipment Dollar" Money Management Institute Household Finance	Part of series

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Teacher References:

"Brighter Washdays Resource Manual" Consumer Information, Dept. 703 Sears Roebuck & Co.	$1.00 each
"New Horizons" Association of Appliance Manufacturers	$1.00 each
Young Homemaker's Equipment Guide Louise Peet Iowa State University Press	
Buying Guide Issue Consumer Union, Inc.	
Household Equipment, 5th Edition Louise J. Peet, Mary S. Pickett, Mildred H. Arnold, and Ilse H. Wolf John Wiley & Sons	
Maytag Company Newton, Iowa	

Teacher References: (continued)

Equipment for Modern Living
Betty Jane Johnson
The Macmillan Company

Equipment in the House
Urenkranz and Inman
Harper & Row Publishers

Films and Filmstrips:

"Small Wonders in the Kitchen"
Rubbermaid, Inc.
JHS, SHS

"Teflon in the Kitchen"
Dupont
JHS, SHS

"An Electric Range"
Edison Electric Institute
JHS, SHS, Adult

"A Thought or Two About a Pot or Two"
Aluminum Company of America
JHS, SHS

"Focus on Cookware"
American Iron and Steel Institute
JHS, SHS, Adult

"Car-A-Van" (36 min.)
Whirlpool Corporation
Dist. by Modern Picture Services, Inc.

Additional Sources of Information:

"Consumer's Report"
Consumer's Union, Inc.

"Consumer Information Bibliography"
Superintendent of Documents
Government Printing Office

Teaching Aids in Consumer Economics
New York State Council on Economic Education

Consumer Education, Materials for an Elective Course
The University of the State of New York
The State Education Department
Bureau of Secondary Curriculum Development

"Portable Appliances, Their Selection and Use"
Sears Educator Resource Series
Sears Roebuck & Co., Dept. 703

"Forecast"

"What's New in Home Economics"

Federal Trade Commission

Local power company

Concept	Classroom Experiences	Resource Person
Function and Use of Personal Appliances	Have students bring to class one personal appliance - there should be several examples of each product (electric shaver, hair dryer, heat setter).	
	Group appliances and have each student tell how the appliance was obtained.	
	Discuss the selection criterion of each product.	
	Have each student discuss advantages and disadvantages of his or her appliance.	
	Compile the above information to develop a selection criterion.	
	Using one product, have class test each model and rate according to selection criterion.	
	What do they actually know about their product, and what would they like to know? How might they obtain this information?	
Awareness of Quality of Appliances	Evaluate the various sources of information. 1. Friends 2. Seals of approval 3. Guarantees and warranties 4. Publications 5. Private testing organizations	Representative from Local Utility Company
	Discuss the accuracy of friends' information.	
	Discuss the value of seals of approval.	
	Look at different private testing organizations in terms of what their test criteria are, how products are selected, and sponsorship.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath T-Fitzsimmons	
Students may wish to interview several persons to see what criterion was used to select a personal appliance, and the advantages and disadvantages discovered with use.		
Students might apply this same test at home on other appliances.		
Questionnaires might be used to determine this among community families to see what was done, and whether any investigative process was followed. This might lead to a class project of devising ways to inform community.		
Locate examples of products having seals of approval and determine what they really mean.	S-Levy, Feldman, and Sasserath T-Fitzsimmons	
Using the information gained from the questionnaires, the students might develop group projects to demonstrate ways of informing the public, locate any trends or patterns in family investigation and buying habits or testing methods for various appliances.	T-Gordon and Lee	

Concept	Classroom Experiences	Resource Person
	Have students report on various publications. If any have seals or guarantees, what do they really include (sponsoring group, testing criteria, validity, etc.)?	
Criteria for Appliance Selection	Discuss the criteria for determining need and use of an appliance to include: 1. Work intended 2. Initial cost 3. Life span 4. Storage 5. Operating cost 6. Maintenance & repair costs 7. Values, goals & standards 8. Management of human and non-human resources	
	Determine need and use of an appliance. 1. Values, goals & standards 2. Individual and dual role 3. Management skills 4. Available funds 5. Limited resources	
	Discuss available power sources in relationship to cost and convenience. 1. Gas a. natural b. synthetic 2. Electric a. A.C. b. D.C. 3. Wood 4. Coal 5. Kerosene 6. Oil	
	Discuss legal aspects which might affect appliance selection. 1. Local building codes 2. Governmental wiring codes 3. Trade association standards	Local Government Official

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students create display on bulletin board or display case using information from their reports.		
or		
Prepare short consumer information sheets.		
Small Groups: Devise criteria for determining need and use for:	S-Leith and Lumpkin	
1. Personal appliances	S-Levy, Feldman, and Sasserath	
2. Small appliances		
a. kitchen		
b. workshop	T-Fitzsimmons	
c. home-work oriented		
3. Major appliances	T-Gordon and Lee	
a. kitchen		
b. workshop		
c. entertainment		
d. recreation		
The same groups may wish to add individual or family needs and uses to the above criteria.		

Concept	Classroom Experiences	Resource Person
	Case Study: Conflict among resources which might be solved by purchase of equipment. Student solutions should include 1. Retail outlets 2. Information 3. Increase of management skills which would yield reduction in tension 4. Repair and maintenance	Panel of Career Woman, Home-oriented Woman, and Newly Married Woman
	Compare the increased need for equipment in the dual role of wage earner and homemaker.	
Purchase of Appliances	Review principles of planning a consumer purchase as applicable to appliances. 1. a. Determine need based on values, goals and standards b. Devise selection criterion 2. Gather information 3. Comparison shop 4. Consider additional hidden costs a. repair and maintenance b. operating costs c. interest charges d. installation costs e. additional equipment needed for operation 5. Prepare file of manuals of care and guarantees 6. Multiple uses of appliance 7. Dealer's reputation 8. Sources for purchase a. catalog b. wholesale house c. discount house d. appliance store	
	Have students report on home activity of selecting a piece of equipment for the home or personal use.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students create skits, case studies, or role playing to represent the conflict among resources.		
Using selection criterion developed in class and the methods of determining need, select one piece of equipment needed for the home and do a comparison study. This could be done on an individual or student team basis.		
Have students do a cost comparison study based on the Family Financial Plan. Discuss the advantages and disadvantages of different methods of purchasing or renting.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Fitzsimmons T-Gordon and Lee	
Students individually or in teams might demonstrate equipment having multiple uses vs. single use, and the factors involved in choice-making.		

Concept	Classroom Experiences	Resource Person
	Take field trip to manufacturer or appliance dealer.	
	Have students survey the models of appliances: top of line, middle and bottom. Determine if added features are worth the increased purchase price.	
Maintenance and Operating Costs of the Appliance	Using information gathered about the individual piece of equipment for the home or self, have students report on: 1. Ease of operation 2. Individual upkeep vs. professional upkeep 3. Projected repair and service needed 4. Operating costs 5. Warranties 6. Guarantees 7. Convenience of storage	
	Demonstration: show the importance of easy operation, readability and ease of understanding of instructions, location of instructions, use of accessories, and storage needs (use examples of good and poor choices).	
	Discuss the relationship of value judgements and actual performance. 1. Color 2. Design 3. Trim 4. External influences (advertising)	
	Buzz Session: What types of repairs could the average person do, and which would require professional assistance?	Repairman or Service Representative
	Have each student investigate what it would cost to repair one piece of equipment.	Industrial Education and Technology Teacher

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students look over equipment found in home. What types are represented, and how often are they used? How long have they had the equipment? What are the operating costs? How often has it needed repair, and what type of repair has been needed (major or minor)? Where are the instructions? What accessories are involved, and how well do they operate? This might be done using a checklist method.	S-Levy, Feldman, and Sasserath T-Fitzsimmons	
Make a community survey to see what influences the consumer and to what extent. A chart of the results might give the class a new insight and provide additional discussion ideas.		
Using the information from the home equipment survey, devise charts showing which equipment areas will require the most repairs and which the least. The factors involved should be considered.		

Concept	Classroom Experiences	Resource Person
	Discuss the importance of knowing that service needs and repair costs are a part of the total purchase price.	
	Have each student bring in a warranty or guarantee. Evaluate each one in class. 1. Coverage 2. Time limit 3. Limitation clauses 4. Charges to make warranty effective	
	Discuss the true value of a warranty or guarantee.	
	Compare differences between warranties and guarantees.	
	Use examples of warranties and guarantees to see the number of limitations placed on each. Students may then rewrite one or more as they would like to have it appear.	
	Have students estimate what it would cost to operate one appliance, and compare with actual cost. Use as lead into discussion on the necessity of knowing operating costs before making the final purchase.	
Summary	Divide class into teams of two or three. Have each team select a major appliance, small appliance, or personal appliance on which to report to the whole class in a step-by-step evaluation of the product.	

Related Experiences	Teacher-Student References	Teacher Evaluation

Survey the class and/or community to ascertain:

1. How many actually use the warranties and guarantees?
2. Do they retain these or throw them away?
3. How well is the consumer informed about the value of warranties and guarantees?
4. What are common clauses found in each?
5. What is the average time limit?
6. What costs are involved in making these operable?

This information could be compiled into usable form for consumer use.

Interview people directly connected with appliances to determine operating costs, and prepare charts, bulletin boards or fact sheets which illustrate the true cost of an appliance.

CLOTHING PURCHASING

Generalization: Choice-making done by the consumer in the clothing market may be a result of available resources, sociological factors, (knowledge of fibers, fabrics, fabric finishes, care, maintenance required, and consumer's needs), psychological and physiological factors.

Objective: Design experiences which will enable the student to:

1. Comprehend the interrelationships of the physical, social, and psychological influences on clothing purchases

2. Identify the use of fibers, fabric finishes, and textiles as a guide in purchasing clothing

3. Describe techniques involved in care and maintenance of clothing

4. Explain various techniques the consumer might use to obtain the fullest satisfaction in planning and spending the clothing dollar

5. Illustrate the necessity for planning and purchasing the individual and family wardrobe

6. Determine the influences on the consumer in the clothing marketplace

7. Explore major resources and possible alternate solutions in meeting family and personal clothing needs.

Student References:

"How To Select Young Underfashions" GIRLS ONLY
Sears Roebuck & Co.
JHS, SHS, Adult
Also has accompanying film strip. $6.00 for unit

"Selecting Fashions" GIRLS ONLY
Sears Roebuck & Co.
JHS, SHS, Adult 50 for $2.50
Free film strips available for
fall and spring.

"Your Clothing Dollar" Part of series
Money Management Institute
Household Finance

"Dress Well for Little Money" Part of series
Consumer Education Series, Book 1
Ginn and Company

You Are a Consumer of Clothing
Pauline Garrett and Edward Metzen
Boston Ginn

Teacher References:

"Accent on Clothing"
Illinois Teachers for Contemporary Roles
July-August, 1971

The Maytag Encyclopedia of Home Laundry
Popular Library

Films and Filmstrips:

"Your Wardrobe and You"
Money Management Institute
Household Finance

"The Textile Scene"
Celanese Fiber Manufacturing Company
Kit also available.

Additional Sources of Information:

Consumer Information Bibliography
Superintendent of Documents
Government Printing Office

Consumer Conference Guide: Clothing
Chamber of Commerce of the United States

Federal Trade Commission

National Cotton Council

Leather Industries of America

Private industrial testing organizations

Concept	Classroom Experiences	Resource Person
Function and Purpose of Clothing	Buzz Session: Why do we wear clothing? (Psychological reasons for clothing purchases.) or Ask students to indicate if they dress to impress: 1. Themselves 2. Opposite sex 3. Same sex Conduct an opinion poll of various students to determine clothing fads, reasons for clothing selection, and buying habits to ascertain if there is any relationship between age and clothing selection. Social reasons for clothing purchases: 1. Social acceptability 2. Male-female roles 3. Peer group 4. Social functions 5. Traditions 6. Cultural background 7. Environment Interpersonal reasons: 1. Values 2. Goals 3. Standards Give pre-planned short fashion show to demonstrate: 1. Craze 2. Fad 3. Style 4. Fashion Be sure to include both men's and women's clothing.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Trace the history of clothing.	S-Wilhelms, Heimerl, and Jelley	
Demonstrate how clothing style changes have been reflected in the economic marketplace over a period of years.	S-Levy, Feldman, and Sasserath T-Gordon and Lee	
Have students observe a set number of people in different situations (work, play, school, social occasions) and tally the types of clothing represented in each function.	T-Trolstrup T-Oppenheim T-Fitzsimmons	
Trace a craze or fad from its inception to the point it becomes an acceptable style (e.g., ladies' slacks).		
Group Project: Devise a fad item to illustrate school spirit and see if it can become an acceptable style within the school system.		
Make a bulletin board display of pictures of students' mothers and grandmothers to illustrate classic styles which have remained popular.		

Concept	Classroom Experiences	Resource Person
	Make a display of the latest fashion looks from current magazines. Evaluate each look in terms of: 1. Popularity 2. Cost 3. Durability 4. Acceptability	
	Have an "I Goofed Day." Have each student bring in a shopping error and let class discuss possible solutions.	
	Discuss factors influencing clothing purchases for the individual family members: 1. Cost 2. Durability 3. Maintenance 4. Fad or style 5. Versatility 6. Occupation 7. Geographical area	
Textiles	Apply each of the above influencing factors to specific fibers. This should include the four major fibers and some of the more popular synthetics.	Textiles Teacher Fabric Buyer
	Demonstrate basic identification tests for fibers and fabric finishes (e.g., alkaline, burn, waterproof, wrinkleproof, etc.).	
	Make chart of basic advantages and disadvantages of each fiber grouping, and where each might be used.	
	Questionnaire: What do the fabric finishing terms mean to: 1. Manufacturer 2. Consumer	
Care of Clothing	Have students bring in clothing, hang tags and labels. Discuss: 1. Usable information given 2. Maintenance instructions 3. Legal requirements	Students Salesclerk Homemakers

Related Experiences	Teacher-Student References	Teacher Evaluation
Group Project: Devise a pretest checklist or questionnaire on what to look for when making a clothing purchase.		
Bulletin Board: Fibers, their uses, and where each commonly occurs.	S-Levy, Feldman, and Sasserath	
Experiment: What is the effect of improper care of a fabric? 1. Washing a fabric which should be dry-cleaned 2. Incorrect water temperature 3. Incorrect dryer temperature 4. Rough handling 5. Too alkaline soap 6. Others	T-Trolstrup T-Oppenheim T-Fitzsimmons	
Devise a card which could be carried and easily used to keep the consumer informed on the fiber and fabric finish terms.		
Devise a record-keeping system for hang tags to include clothing care, date and place of purchase, and fiber content.		

Concept	Classroom Experiences	Resource Person
	Using information from hang tags and labels, how would you maintain garment? What additional information do you need, and how could you obtain it? Discuss how fiber content will determine life of garment, with emphasis on proper care; and the relationship between fiber content and cost of care. Using five garments from various seasons, list the care each would require: 1. Storage 2. Cleaning 3. Repair What is the cost involved? Why would this be a factor in clothing choices?	
Getting the Most for the Clothing Dollar	Suggest methods of obtaining needed clothing: 1. Home constructed 2. Store purchased a. regular price b. sale price c. time payment d. layaway 3. Thrift shop (used) 4. "Hand-me-downs" 5. Gifts Discuss advantages of each and ways to obtain maximum benefit from each. Make list of various retail clothing outlets: 1. Specialty shop 2. Department store 3. Discount store 4. Catalog 5. Independent Discuss advantages and disadvantages of each.	Mother of Several Children

Related Experiences	Teacher-Student References	Teacher Evaluation
Evaluate a collection of hang tags and labels.	S-Levy, Feldman, and Sasserath	
Research Project: Obtain information concerning government involvement in consumer's interest. (E.g., care instructions on permanent garment tags - mainly on children's clothing; Flammable Fabrics Act; National Safety Council.)	S-Greer and Gibbs S-Schoenfeld and Natella T-Trolstrup T-Oppenheim T-Fitzsimmons	
Experiment: Use different soaps, bleaches, enzyme products on a variety of stains and fabrics.		
Make a chart of the results and possible variables (soft water, washing method, etc.).		
Using several garments, demonstrate the advantages and disadvantages of garments which are: 1. Constructed at home 2. Commercially constructed This should also include equipment, maintenance, costs, etc.	S-Wilhelms, Heimerl, and Jelley S-Levy, Feldman, and Sasserath S-Greer and Gibbs	
Have each student make an inventory of his own wardrobe and bring to class. Using students' inventories, determine clothing wants and needs, and discuss how they might be obtained.	S-Schoenfeld and Natella T-Trolstrup T-Oppenheim T-Fitzsimmons	
Essay or Project: If I had $________, I would spend it on ______________.		

Concept	Classroom Experiences	Resource Person
	Have students inventory own wardrobe and discuss ways of updating or stretching it: 1. New accessories 2. Dye 3. Interchanging components 4. Up-dating 5. Alterations 6. Remodel present clothes 7. Repair 8. Available alternatives	Fashion Model or Buyer
Shopping for Family Members	Small Groups: Have each group list clothing needs for various age groups within the family unit. Forum: Do's and Don'ts in selecting available clothing alternatives. Using above lists, how does the life cycle affect the family clothing expenditures? Discuss additional factors determining family priorities in the use of the clothing dollar, alternating major family purchases. Role Playing: Conflicts arising from demands on the clothing dollar and the value judgements involved. Bring to class several garments of the same size to demonstrate variations existing in sizing standards. Discuss the importance of trying on garment before purchase. Interview mothers as to how they select clothing for pre-school children, teenagers, and adults.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview mothers about alternatives used to stretch the clothing dollar.		
Survey clothing needs of family members as seen by mother and compare to class-devised list.	S-Levy, Feldman, and Sasserath S-Greer and Gibbs	
Considering occupations, geographical area and family values, determine percent of family income which would be used for clothing and how it would be appropriated in a family situation, based on ages, sex, occupation of father and/or dual role of mother.	S-Schoenfeld and Natella T-Trolstrup T-Fitzsimmons	
Interview clothing buyer to find out: 1. Variations in sizes 2. Consumer knowledge 3. Buying habits 4. Suggestions for the consumer		

Concept	Classroom Experiences	Resource Person
	Evaluate the fitting criteria for: 1. Children (boys and girls) a. infants b. toddlers c. pre-school d. girls e. boys f. subteens g. teens 2. Men 3. Women a. misses b. women c. half sizes	
Do's and Don'ts of Clothing Shopping	Split class into four teams. Have two teams create list of shopping Do's and two teams a list of shopping Don'ts. Which team made the best list? Compare lists and devise a master list. Discuss the value of each item on the list in terms of: 1. Individual consumer 2. Family consumer Role play: Responsibility of the consumer (changing sizes--one size top with another size bottom; care of clothing while trying on; returning merchandise).	
Summary	Have students review their clothing inventory and select one needed item, then describe steps and influences in making that selection. Role play the decision-making process involved in clothing purchase: 1. Mother - daughter 2. Mother - son 3. Father - daughter 4. Friend - friend	

Related Experiences	Teacher-Student References	Teacher Evaluation
After master list has been completed, interview others to to obtain their views and suggestions.	S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath T-Trolstrup T-Oppenheim T-Fitzsimmons	

CONSUMER PURCHASING

Generalization: Internal and external influences affect individual and family spending. These forces may determine the degree of satisfaction the consumer receives from the product.

Objective: Design experiences which will enable the student to:

1. Determine the external influences exerted on the consumer's decisions in the marketplace
2. Evaluate the various retail outlets and determine the effectiveness of each for the individual
3. Describe the various retailing methods utilized in influencing the consumer's spending habits
4. Identify the psychological influences on the consumer and family unit's spending
5. Develop an awareness of the internal and external factors affecting the role of the consumer in the economic marketplace.

Teacher may wish to refer to units on Advertising, Responsibilities, Obligations and Protection of the Consumer, and Money Management.

Student References:

Refunds and Exchanges — Part of series
Consumer Education Series, Book 2
Ginn and Company
JHS and Remedial

Teacher References:

Get Your Money's Worth
Aurelia Troyer
Holt, Rinehart, & Winston, Inc.

Teaching Aids in Consumer Economics
New York State Council on Economic Education
State University of New York at Albany

Age of Adaptation
Sears Roebuck & Co.

Concept	Classroom Experiences	Resource Person
External Influences on the Consumer	As class enters room, have current hit record play. Offer class the following options: 1. 20 songs by unknown artists 2. Two record albums by their favorite recording artists 3. Taped recording by favorite recording artists Which one would they select and why? Use as a lead for discussion on influencing factors of advertising. Demonstration: Have five brands of one product for student examination. Let students select their choice and tell why. Follow with discussion of brand loyalty. People shop where they feel comfortable, or out of habit ("Mother always did shop there."). Store will develop a psychological influence on the customer. 1. Sales personnel 2. Geographic location 3. Age appeal 4. Facilities provided 5. Price range available 6. Quality of merchandise 7. Reputation of merchant 8. Services provided 9. Other factors	
Retail Outlets	How many places could an item be purchased (types of stores)? 1. Chain a. true b. voluntary 2. Independent 3. Discount 4. Door-to-door 5. Department 6. Branch 7. Specialty 8. Single line 9. Catalog sales	Panel of Store Owners

Related Experiences	Teacher-Student References	Teacher Evaluation
Inventory storage shelves at home. Does your mother prefer one brand over another? Why? Survey other classes and community people. Is one factor more important than the others? Do these vary with age groups?	S-Wilhelms, Heimerl, and Jelley S-Leith and Lumpkin S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Gordon and Lee T-Fitzsimmons T-Trolstrup	
Have each student visit a different store. Comparison shop for several items. Look for quality, price, information, salesmanship, etc. Survey a wide range of people, asking for the types of stores they commonly use. Is one predominant over another in the different age groups and areas where they live?	S-Wilhelms, Heimerl, and Jelley S-Leith and Lumpkin S-Levy, Feldman, and Sasserath T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	What kinds of stores do you most commonly use and why? (This will show teacher a frame of reference.)	
	Based on students' experiences, discuss advantages and disadvantages of each type of store.	
	Chart on board the most common items sold in each type of store (chain stores, food stores).	
Retailer's Methods of Influencing the Consumer	Select students to act as sales personnel to use different selling techniques: 1. Hard sell 2. Soft sell 3. Status symbol 4. Sex appeal 5. Role identification	Sales Personnel Manager
	List the different ways a store influences the consumer to buy: 1. Traffic flow 2. Location and shelving 3. Lighting effects 4. Display 5. Music 6. Packaging of products 7. Odors 8. Interior decoration 9. Physical comfort 10. Parking 11. Services	
	Report on Related Experiences.	
	Use role playing or skits to show factors influencing the purchase of an item.	
Internal (Psychological) Influences on the Consumer	Using several models, discuss one product where the only variance is color - have students select best buy and indicate their selection criterion. or	

Related Experiences	Teacher-Student References	Teacher Evaluation
Group Project: Using the survey results, can any pattern be established which would show a relationship between the dominant choice and the advantages and disadvantages of each?		
Group Project: Using a city map, chart the stores most commonly used. What are the influencing factors?		
Questionnaire: What selling technique "turns you off?" Is there a dominant factor among age groupings?	S-Wilhelms, Heimerl and Jelley S-Leith and Lumpkin	
Have students visit a neighborhood store to see how many different ways the consumer is influenced.	S-Levy, Feldman, and Sasserath T-Gordon and Lee	
Comparison shop for one item at three different types of stores. How much does the price vary, and what causes the these price fluctuations? This might be used as a field trip.	T-Fitzsimmons T-Trolstrup	
Or take common foods and fill in prices in the following chart:		

	Fresh	Dried	Frozen	Canned
Potatoes				
Onions				

Related Experiences	Teacher-Student References	Teacher Evaluation
Devise skits or case studies which would show the influence of internal factors on consumer purchases.	S-Wilhelms, Heimerl, and Jelley S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella	

Concept	Classroom Experiences	Resource Person
	Skit: Door-to-door salesman who appeals to psychological and emotional insecurity.	
	Discuss internal factors as they affect consumer buying: 1. Feeling of belonging 2. Freedom to make decisions 3. Status symbols 4. Personal preference 5. Past experience 6. Cultural background	
Summary	Small Groups: Discuss a student's most recent purchase and the factors which influenced his choice.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Gordon and Lee T-Trolstrup	
Questionnaire: Given three products among which the variances are all psychological ones, which one would be selected most often? (Suggestion: carpet samples.)		
What was the family's most recent purchase and what were the influencing factors?		

CREDIT

Generalization: The use of credit buying has become an integral part of the family spending habits. In order to achieve maximum use of credit, the wage earner and homemaker must determine the sources; survey the types of retail credit; and evaluate each of these in terms of services or goods obtained to meet the consumer's wants or needs.

Objective: Design experiences which will enable the student to:

1. Describe how credit is used
2. Determine and evaluate the sources of consumer credit
3. Identify the types of retail credit available
4. Describe and evaluate the credit-granting institutions
5. Recognize the importance of credit ratings
6. Determine the relationship of consumer credit and its effects on purchasing power
7. Define installment buying as it relates to the individual and family as consuming units
8. Identify the components of the credit contracts and their effect on financial planning
9. Locate the similarities in credit contracts as a means of comparison shopping for increased dollar purchasing power

10. Relate the factors determining credit costs to the businessman and the consumer

11. Cite the problems which might result from improper use of credit

12. Develop techniques for effective use of credit.

Student References:

"It's Your Credit - Manage It Wisely" Money Management Institute SHS, Adult	$.50 per copy
"Two Faces of Debt" Federal Reserve Bank of Chicago SHS, Adult	Free
"Credit and Credit Cards" Federal Reserve Bank of San Francisco JHS, SHS	Free
"Truth in Lending: What It Means for Consumer Credit" Federal Reserve Bank of Philadelphia SHS, Adult	Free
"Managing Your Family Credit"	Free
"Truth-in-Lending: What It Means to You" Credit Union SHS, Adult	Free
"How to Stretch Your Money" Public Affairs Pamphlets JHS, SHS, Adult	Part of series

Teacher References:

Teacher's Kit: A One Week Teaching Unit on Consumer Finance
National Consumer Finance Association

What You Ought to Know About Truth-in-Lending
Board of Governors of the Federal Reserve System

Teacher References: (continued)

Get Your Money's Worth
Aurelia Toyer
Holt, Rinehart, and Winston, Inc.

Family Financial Education Program
Continental Illinois National Bank
and Trust Company or local bank

Films and Filmstrips:

"The Spender Syndrome" $4.00
Center for Consumer Affairs
University of Wisconsin
University Extension

Additional Sources of Information:

Federal Reserve Banks

Superintendent of Documents
Government Printing Office

Joint Council on Economic Education

National Consumer Finance Association

Household Finance Corporation

Local banks, savings and loan, and lending institutions

Concept	Classroom Experiences	Resource Person
How Credit is Used	Survey class - How many have used credit in some form, and how did they use it? Discuss why credit is used: 1. Increased buying power 2. Emergency 3. Immediate pleasure paid with future income 4. Increased earning power 5. Convenience Debate: Pro's and Con's of credit usage. List advantages and disadvantages of using credit. Apply these to various stages of the life cycle.	
Sources of Credit	Divide class into teams. Have each team member draw a letter out of a fish bowl and give a credit source beginning with that letter within 30 seconds. If unable to do so, the letter passes to next team and allows that team to make two points. Teacher lists all on the board for later discussion. Using compiled lists from the previous activity, break down credit sources into categories: 1. Banks 2. Savings and loan 3. Pawnbrokers 4. Personal loan companies 5. Relatives 6. Individuals 7. Credit unions 8. Insurance companies 9. Retail credit cards Discuss advantages and disadvantages of each source in relation to individual situations.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Devise a chart showing how credit is being used: 1. By the family or individual 2. In the community 3. Within the national economy	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath S-Leith and Lumpkin T-Gordon and Lee T-Trolstrup	
Using one credit purchase, point out the benefits derived in relation to the loss of future income.		
	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath S-Leith and Lumpkin	
A bulletin board, chart, or display case could be made to illustrate the various credit sources and what the consumer could expect in using each source.	T-Gordon and Lee T-Fitzsimmons T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Buzz Session: Why should credit be used? When should one buy on credit?	
	Compile a list of student ideas and evaluate each in terms of: 1. Family needs 2. Values, goals, & standards 3. Life span of purchase 4. Increased buying power 5. Decrease in consumer decision power 6. Decrease in future income 7. Individual needs	
	Class Discussion: Where could one get the best credit rates (in order)? 1. Relatives 2. Insurance company 3. Credit unions 4. Banks 5. Small loan companies 6. Retail credit store 7. Pawnbroker 8. Loan shark	
	Discuss advantages and disadvantages of each.	
	What are the types of charge accounts? 1. 30-day 2. 90-day 3. Revolving 4. Open end	
What Determines Credit Costs	Who would benefit most by the use of credit sources? Why? 1. Risk factor 2. Type of loan 3. 3 C's of credit	Credit Company Loan Officer
	What does credit cost the businessman? 1. Overhead 2. Profit 3. Risk involved	

Related Experiences	Teacher-Student References	Teacher Evaluation
Take field trip to retail credit institutions.		
Have student groups try to set up credit agencies, establishing: 1. Criteria for extending credit 2. Operating costs 3. Interest rates 4. Effects of legislation 5. Credit contract	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath S-Leith and Lumpkin	

Concept	Classroom Experiences	Resource Person
	How is this cost passed on to the consumer? 1. Service charges 2. Interest rates 3. Closing costs 4. Insurance fees	
	"Retail Buying" Bailey - Film Associates.	
	How is the consumer made aware of credit costs? (Truth-in-lending law.)	Lawyer
	Demonstrate simple ways to figure credit costs.	
	Teacher offers to loan any student $1000 (play money) providing he signs a credit contract. These contracts should be written by the teacher and, while bearing some resemblance to actual contracts, should contain extreme conditions for increased interest rates, such as eye color, clothing design, etc.	
Types of Retail Credit	Have each student complete an application for a charge account.	
	Discussion: What determines one's ability to have a charge account? (Three C's of credit.)	
	"Charge It, Please" - slide film, Visual Education Consultants.	
	What businesses would offer these services?	
	What is a credit rating? How is it established? Why is it important?	
	Where is one's credit rating recorded? Who has access to it? How permanent is this record? Is it local or nationwide?	Credit Bureau Officer

Related Experiences	Teacher-Student References	Teacher Evaluation
Survey various credit sources. What are their requirements, interest charges, regulations, etc.?	T-Gordon and Lee T-Fitzsimmons T-Oppenheim T-Trolstrup T-Warmke, Wyllie, Wilson and Eyster	
Fill out forms figuring credit costs and comparing the interest rates from different lending organizations.		
Interview several retail credit sources. What do they look for before granting credit?	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath S-Leith and Lumpkin T-Gordon and Lee T-Fitzsimmons T-Oppenheim T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	
Prepare a fact sheet showing the various types of retail credit, how each might be used by the family, and how each might affect the family's financial plan.		
Prepare skits or case studies showing the importance of a good credit rating.		

Concept	Classroom Experiences	Resource Person

What does retail credit cost in terms of additional purchase price? (Give example of one item purchased for cash and the same item on credit.)

Have students read contracts to see what they signed to emphasize the importance of reading and understanding what one signs.

Point out that while the student's contract has many pitfalls, so do many actually used. Using a transparency, show each common credit clause and what each would mean if written in layman's language. (Cartoon figures representing each clause aid the student in retaining the information. Would suggest this be done over a two-day period to avoid confusing students.)

"Just Sign Here" Association Instructional Materials.

Give students copies of standard contracts and have them locate the various clauses.

While students have copies of contracts, have them look over for additional pitfalls which the consumer should avoid.

1. Blank spaces
2. Failure to record items purchased
3. Required insurance
4. Default on payment
5. Title
6. Repossession clause
7. Pre-payment penalties
8. Provisions for unemployment

Related Experiences	Teacher-Student References	Teacher Evaluation
Small Groups: Take actual contracts and convert them into layman's language.		
Student Groups: Make cross-word puzzles using credit terms.		

Concept	Classroom Experiences	Resource Person
	Using transparencies, compare a variety of credit contracts to illustrate similarities of information required on the form. By making use of the above information, the consumer is able to comparison shop to yield more dollar purchasing power.	
Problems Created by Credit Default	What happens if the consumer defaults on a credit contract? 1. Repossession 2. Garnishment 3. Full payment demand 4. Bankruptcy	
	Discuss repossession as it affects loss of initial investment and product services, and possible continued payments on original contract.	Lawyer, Bank Official, and Loan Officer
	Discuss garnishment as prescribed by the truth-in-lending law.	
	Discuss full payment demand in terms of individual or family financial crisis.	
	Discuss the resulting factors involved in declaring bankruptcy: 1. Family strain 2. Legal procedure 3. Statute of limitations 4. Credit rating	
Summary	Use "Dear Abby" or "Ann Landers" approach. Teacher should write letters about family money conflicts concerning the use of credit, and have students give advice. (Letters should cover family life cycle.)	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students report on the legalities involved in: 1. Repossession 2. Garnishment 3. Full payment demand 4. Bankruptcy	S-Schoenfeld and Natella S-Wilhelms, Heimerl, and Jelley S-Levy, Feldman, and Sasserath S-Leith and Lumpkin T-Gordon and Lee T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
	Use tic-tac-toe game for questions and answers on credit.	
	Case study problem: Would you give this person credit? (Figure cost of buying on installment plan versus cash with discount; figure the interest rate.)	

Related Experiences	Teacher-Student References	Teacher Evaluation

ESTATE PLANNING

Generalization: Negative attitudes and connotations often result in the consumer's failure to do effective estate planning and writing of a will. The wise consumer considers preparing for the future and protecting loved ones a substantial part of the total financial planning.

Objective: Design experiences which will enable the student to:

1. Determine the purpose and function of estate planning
2. Identify the essential elements and devise methods of balancing an estate
3. Evaluate the management skills required by the testator and executor
4. Define the purpose and function of a will
5. Identify the provisions and legal requirements of a will.

Student References:

"Wills"
CUNA International, Inc.

Managing Your Money For Retirement
William Lass
Popular Library

Teacher References:

Estate Planning
Circular E-726
Oklahoma Agricultural Extension Service
Stillwater, Oklahoma

You and the Law
Reader's Digest Association, 1971

The Waste Makers
Vance Packard

Hidden Persuaders
Vance Packard

Investments, Insurance, Wills Simplified
U. S. News and World Report, Inc.

How to Avoid Probate
Norman F. Dacy
National Estate Planning Council

Income Taxes
U. S. News and World Report, Inc.

Additional Sources of Information:

- Bank trust officers
- Investment counselors
- Attorney
- Probate judge
- Mortician

Concept	Classroom Experiences	Resource Person
Purpose and Function of Estate Planning	Have students make out an asset and liability sheet on themselves. What are they worth?	
	If one no longer needed one's assets, what would one do with them?	
	Discuss the need for estate planning.	
	What constitutes one's estate? 1. Insurance 2. Trust fund 3. Personal property 4. Real estate 5. Investments 6. Social welfare benefits 7. Retirement and pension funds 8. Others	
	Is it a wise plan to have one's estate composed of only one or two of these?	
	What would constitute the major portion of an individual's estate?	
	Discuss advantages and disadvantages of each in terms of: 1. Growth 2. Hinge against inflation 3. Age and number of dependents 4. Survivor's money management capabilities 5. Individual's knowledge and management skills in planning his estate	Investment Counselor
	Discuss the need for maintaining a balanced estate: 1. Tax purpose 2. Management skills 3. Type of protection needed 4. Management costs	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Trolstrup T-Warmke, Wyllie, Wilson and Eyster T-Phillip and Lane T-Estate Planning	
Interview an attorney, investment counselor, probate judge and bank trustee concerning problems encountered in and importance of estate planning.		
Give small groups case study of individual and family situations. Have students suggest type of estate planning needed.		

Concept	Classroom Experiences	Resource Person
Management of the Estate	How could the estate be managed? 1. Executor 2. Trustee 3. Beneficiary 4. Heirs 5. As determined by law Discuss advantages and disadvantages of each in terms of: 1. Knowledge 2. Cost 3. Convenience 4. Return produced Ways of transferring ownership of property: 1. Contract 2. Conditional sale 3. Life estate 4. Gift 5. Co-ownership 6. Will 7. Law of descent Using student asset and liability sheet, ask if something happened to the student, would anyone know how he wanted his personal effects distributed? How can this be legally done? 1. Will 2. Court allocations according to individual state law Who needs a will? (All individuals.) 1. Husband and/or wife 2. Anyone owning property (legal or non-legal) How can a will be written? 1. Lawyer 2. Deathbed statement 3. Handwritten by the individual	Trust Official

Related Experiences	Teacher-Student References	Teacher Evaluation
Survey trustees and executors to determine management costs.	T-Trolstrup T-Warmke, Wyllie, Wilson and Eyster T-Phillips and Lane	
Research in small groups the three ways of constructing a will to determine cost, validity, legal requirements, and conditions which might invalidate it.	T-Trolstrup T-Warmke, Wyllie, Wilson and Eyster T-Phillips and Lane	

Concept	Classroom Experiences	Resource Person
	When is a will legal? 1. Witnesses' signatures 2. Testator signature 3. Alterations 4. Conditions which might make it invalid	
Provisions Within a Will	Show students standardized copy of a will. Discuss various provisions. What provisions might be needed by: 1. Individual 2. Family Discuss the following provisions: 1. Guardianship 2. Wife's and husband's rights 3. Children's rights 4. In-laws' rights 5. Siblings' rights 6. Burial 7. Common disaster 8. Distribution of funds (not in percentages) 9. Distribution of personal property (e.g., jewelry) 10. Charitable organizations 11. Others	Lawyer
Summary	Small Groups: Prepare a "Consumer fact sheet" on needed information concerning wills and and estate planning. Teacher may elect to include in this unit: Taxes (state and federal).	

Related Experiences	Teacher-Student References	Teacher Evaluation
Use the case study method and have students construct will and provisions.	T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster T-Phillips and Lane	

FOOD BUYING

Generalization: The selection, preparation, and consumption of food by the individual and family is determined by the wise use of available family resources, cultural heritage, goals, values, and standards.

Objective: Design experiences which will enable the student to:

1. Identify and evaluate the techniques that are used to stimulate buying
2. Name and describe the various types of stores retailing food
3. Explain the relationship of individual or family resources (human and non-human) used to meet family food needs
4. Identify factors which determine food costs and create cost fluctuation
5. Develop an understanding of and ability to evaluate informative labels, packaging, and marketing procedures
6. Develop an awareness of the values in planning and preparing balanced nutritious meals
7. Become aware of food additives, synthetic foods, and convenience foods currently being used by the family consumer
8. Determine influences (cultural and socio-economic) on food choices for psychological satisfactions

9. Develop an awareness of guidelines for total utilization of the family food dollar in order to derive maximum satisfaction.

Student References:

"How to Be a Better Shopper" Sperry and Hutchinson SHS, Adult	Free
"How the FDA Works for You" Food and Drug Administration JHS, SHS, Adult	Free
"Your Food Dollar" Money Management Institute Household Finance Corporation JHS, SHS, Adult Also has filmstrip.	Part of series
"The Marketing Story" Department of Commerce SHS, Adult	$.30 each
"Buyer, Be Wary!" Public Affairs Pamphlet JHS, SHS, Adult	$.25 each

Films and Filmstrips:

"A Mark of Wholesome Meat" (17 min.) U. S. Department of Agriculture SHS, Adult	Free
"A Reason for Confidence" (28 min.) U. S. Department of Agriculture SHS, Adult	Free
"Food Buying" (20 min.) Consumers Union Film Department Adult	Free
"Spending Your Food Dollar" Money Management Institute Household Finance Corporation JHS, SHS, Adult Also contains teacher's guide.	

Additional teaching aids available from:

- National Canner's Association
- Evaporated Milk Association
- General Foods Corporation
- American Medical Association
- Grocery Manufacturers of America, Inc.
- Consumer Information Bibliography
  Superintendent of Documents
  U. S. Government Printing Office
- National Association of Secondary School Principals
- American Home Economics Association
- National Dairy Council
- United States Department of Agriculture

Concept	Classroom Experiences	Resource Person
Function and Utilization of the Food Outlet	Give a pre-test on food buying to establish the students' background.	
	Class Discussion: Dual roles of the consumer and homemaker in family food consumption.	
	Pre-plan a shopping trip to a grocery store to include a class list of supermarket do's and don'ts.	Students
	Take field trip to a grocery store. Have students check the different brands in relation to price and size of things sold there.	Produce Man
	Teacher introduces class to types of grocery stores.	
	Panel of grocery store managers who represent various types of grocery stores.	Grocery Store Managers Representing Independent, True Chain and Voluntary Chain
	Have students chart the traffic in food areas, and determine how location influences sale of food items.	
	Have students prepare listing of non-food items found in a store. What other services is the grocery store offering?	New Food Outlet Manager
	Using the field trip as a point of reference, have students list all the various methods used to influence the consumer to make additional purchases (displays, shelving, etc.). Be sure to include the physical factors: neatness, green and red lights, etc.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students compare the class list to other consumers'. Talk to store manager, checkout girls, and customers.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella	
Have students visit grocery stores to see the variations in store types and product prices, and report on observations. (Use work sheet to record information.)	S-Greer and Gibbs	
Prepare a bulletin board showing the various types of stores and their uses.		
Use map of town and locate various food outlets. Why are they located there? Who do they serve?		
Have manager of new food outlet discuss why he selected his site and what factors he considered in planning the store interior.	T-Trolstrup T-Britt T-Fitzsimmons	
Group Project: Have the students list some of the specialty items sold in stores, such as health foods. What does the term "specialty food" or "health food" mean to the consumer? What effect do these words have on the price?	T-Gordon T-Coles T-Kinder	

Concept	Classroom Experiences	Resource Person
	Bring to class several newspaper advertisements with store names covered. What marketing technique is used to bring the consumer into the store? What do these advertisements really tell the consumer?	
	Brainstorming: Have the students work in small groups to devise methods of motivating consumers to buy.	
	Buzz Session: What things could the consumer do to cut down on the amount of money spent in the grocery store? (Shopping lists, impulse shopping, time of day.)	
Packaging, Processing, and Marketing the Food Product	Using a flannel board, make a list of packaged and processed forms of food items.	
	Have groups prepare exhibits of the various ways of: 1. Packaging a. size b. shape c. materials d. gimmicks 2. Processing a. frozen b. dehydrated c. canned d. vacuum-packed e. fresh f. freeze-dried 3. Marketing a. package color b. size c. shape d. games and contests e. coupons f. gifts	
	Contest: Cover all the information on several packages and see how many products the students can identify. Use as a lead into discussion of selection of package sizes for the use intended.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students bring to class examples of the marketing of different food items.	S-Wilhelms, Heimerl, and Jelley	
Prepare a display of these products, showing the information which can be obtained from the package.	S-Greer and Gibbs	
Have students take one food product and develop the different ways it could be sold.		
Student Contest: Find the label with the greatest amount of consumer information. (A good source is the pet food label.)	T-Trolstrup T-Gordon and Lee T-Cross	
Have students report on the laws and regulations which govern packaging, processing, and marketing a food product.	T-Kinder T-Britt	
Student group project: Devise an attractive label which contains all the information required by law plus what the class feels should be on the label.		

Concept	Classroom Experiences	Resource Person
	Take the covers off the packages with the exception of the brand name and have the students see what information is given to the consumer. How much is usable information? Can they identify the brand name now?	
	Demonstration: Using packages of different sizes, discuss the number of servings in relation to the amount consumed by family members. Be sure to include the possible waste factors and their effect on society.	
	Present a skit on "Leo the Label," showing what can be learned from a label.	
	Have students give demonstration of the various kinds of labels and packaging.	
	Have the class prepare examples of different types of advertisements for the same product, to be used in various media.	
	Discussion: Weights and measurements as they affect the consumer (Unit Pricing).	
	Store brands vs. nationally known brands.	
Food Processing Forms	Make a list of the different forms in which a food item can occur on the market.	
	Prepare lists of the advantages and disadvantages of the different food forms.	
	Laboratory: Prepare and serve one food item from each of the processing categories. Chart test results, computing the cost per serving, and determine best buys.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students check at home for common sizes of packaging. Why was each selected?		
Bring to class as many different brand containers and/or labels of single food items as possible.		
Conduct home survey to determine how many purchased store brands or national brands, and why.		
Have students research current food legislation and governmental directives, and report on local compliance.	Federal Trade Commission	
Write to state and federal governmental agencies for current legislation and directives, requirements for enforcement, and the responsible agency.	Food and Drug Administration	
Have students interview consumers to ascertain why they purchased a certain food form.	S-Greer and Gibbs S-Levy, Feldman, and Sasserath	
Prepare a chart showing the kinds and costs of various food forms available in the community.	T-Cross T-Kinder	
Prepare a class demonstration on the information obtained.		
Have students who have worked in a grocery store talk about their experiences.		

Concept	Classroom Experiences	Resource Person
Elements Affecting Food Pricing	Have quiz on how much one food costs. What governs the cost of a food item?	Food Handlers: Farmer, Wholesaler, and Retailer
	Make a chart showing the factors affecting the cost of food from the producer to the consumer.	
	Pre-test students on common pricing units used by the grocery store, and ask students to indicate their true meaning to the consumer: 1. "5¢ off" 2. 8/$1.00 3. "1¢ sale"	
	Discuss costs which affect the final cost of a serving portion.	
	Compare costs of the food items: store brands vs. name brands.	
	Determine factors to be considered in deciding which food to buy (decision-making). 1. Time 2. Preparation 3. Values 4. Goals 5. Standards 6. Skills and knowledge 7. Money available	
Basic Food Groups	Group Discussion: What affects one's eating habits? List on board.	
	Class Discussion: Who is the worst-fed family member and why?	
	Using the report from Related Experiences, see how different people's eating habits vary and why.	
	What are the basic food groups, and why are these important to the family shopper?	Cafeteria Food Manager

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students interview different food handlers: Farmer Wholesaler Retailer	S-Schoenfeld and Natella S-Wilhelms, Heimerl, and Jelley T-Cross	
Do a comparison study of cost vs. value received for food-related items such as: vitamin supplements, diet foods, health foods, etc.	T-Trolstrup	
Compare costs of eating outside the home: 1. Drive-in 2. Short order 3. Family restaurant 4. Cafeteria 5. Smorgasbord 6. Supper club 7. Private club		
Have students keep a record of what they eat for one or more days.	S-Greer and Gibbs T-Kinder	
Have students conduct an interview of what other students eat for a day and report back to class.		
Have students interview people in different occupations and of varying age groups to see what they eat.		

Concept	Classroom Experiences	Resource Person
	Have panel discussion of women to determine how they plan their menus and shop for groceries.	Homemakers and Career Women
Diets	Discussion: Using the diets of the students, compile a chart of the average teen diet. How can the teen have good nutrition and still eat a "teen diet"?	Commercial Restaurant Owner or Manager
	Make a list of teen food fads. What food value does each have?	
	Using the average teen diet, identify adequate and missing food nutrients. Show what would happen to the human body if the deficient diets were continued over several years (excessive sugars and carbohydrates = poor skin and obesity; lack of vitamins = poor body growth).	Doctor, Dentist, Nurse, or School Dietician
	Have students chart the average teen diet and compute the cost. Then compare this with the cost of a balanced diet.	Person from Different Cultural Heritage
	Discuss how diet may influence other spending (e.g., poor diets will create poor health, resulting in additional medical expenses).	
	The teacher may wish to go into other types of family diets at this point, such as the importance of children's diets, pregnancy diets, infant nutrition, or special medical diets.	
Food Fads	Have students make a list of as many food myths as possible: "You shouldn't eat pickles and milk at the same meal." "Fish and milk should never be served together." "Fish is a brain food." How many are really true? If one observed these food fads, what might happen to the food spending plan?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students survey the eating habits of students in the cafeteria. Why did they make a certain selection?		
Have students interview mothers and a commercial restaurant owner to see how eating habits affect their meal planning.		
Plan a teen menu, observing good nutrition.	S-Spitze and Rotz S-Greer and Gibbs	
Group Project: Using the basic four foods, show substitutions of teen diet foods which will still give balanced meals.	S-Schoenfeld and Natella T-Kinder	
Compile a quick, easy-to-use chart for the teenager to make good food selection choices.		
Give students menus to evaluate in terms of: 1. Nutrition 2. Cost 3. Appeal		
Have students observe their families' eating habits. What food fads do they detect, and what might be the reasons for these?	T-Kinder T-Gordon and Lee	

Concept	Classroom Experiences	Resource Person
	What food fads are common to the area? What might have created them? 1. Foods grown in the area 2. Low-cost foods 3. Family traditions 4. Cultural background 5. Geographical area 6. Status symbols How might a food fad affect the food price? (Law of supply and demand.)	
Convenience Foods	Bring to class several food items which are processed as convenience and conventional foods. Buzz Session: What is the value of convenience foods? Make a chart showing the cost of convenience foods vs. home-prepared ones. Discuss the consumer's knowledge of the quality and preparation of convenience foods which may be a factor in price difference. Buzz Session: What family factors will determine the use of convenience foods? This should indicate the influence of values, goals, and standards of the family members; conservation of time and energy; scarce resources, etc. Discuss additional factors which should be considered in using convenience foods: 1. Cooking skills 2. Available equipment 3. Storage 4. Individual and family resources 5. Management skills 6. Involvement in the dual role	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students interview consumers concerning their reasons for purchasing certain food forms. Prepare a chart showing the kinds and costs of various food available in the community. Prepare a demonstration for the class on the information obtained. Have students inventory pantry shelves at home. Which convenience foods do they have, and why do their mothers use them? Select one food item and see how many different ways it might be marketed. (Example: orange juice, Tang, breakfast drink, Start.) 1. Compare cost 2. Ease of serving 3. Nutritive value 4. Personal satisfaction Group project: Prepare a short quiz program on food terms.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Trolstrup T-Kinder	

Concept	Classroom Experiences	Resource Person
	Group Project: Plan a week's menus using only convenience foods and compute the time and cost. Plan a week's menus using part convenience foods and part home-prepared foods and compute the time and cost. Plan a week's menus using only home-prepared foods and compute the time and cost. Compare the total cost to the family. What other factors would have to be considered besides cost? What family situations might prevail in each case? (E.g., career woman, full-time homemaker, part-time career and homemaker.)	
	Laboratory: Prepare several food items using both convenience and conventional foods. Compare the characteristics of the foods and the factors involved in the management process.	
	Group Project: Plan a menu using conventional foods and one using convenience foods. What is involved in total management resources (human and non-human)?	
Grades and Standards	Have a class discussion of the grades and standards of food items, using group testing method.	
	Panel Discussion: How do retailers grade their products? (Suggested additional topic: coding.)	
	Laboratory Session: Using one food item, have a testing panel. Compare the different food grades, and chart results for: 1. Texture 2. Color 3. Flavor 4. Drained weight measure 5. Taste 6. Cost comparison 7. Appearance	

Related Experiences	Teacher-Student References	Teacher Evaluation
Group Project: Prepare a cost analysis of several convenience foods.		
Group Project: Survey the people buying groceries. How many convenience foods does the average person buy?		
Conduct a community survey to find out how people use grades and standards in food buying.	S-Wilhelms, Heimerl, and Jelley	
Prepare a quick, easy chart of local grades and standards for the consumer to use.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella	
Prepare chocolate chip cookies: home-prepared, frozen, canned or refrigerated, box mix, and purchased at specialty shop. Prepare chart showing cost, standard product, time used in preparation, and when one would use them (e.g., refrigerator cookies for children's lunch, specialty shop cookies for tea, etc.).		

Concept	Classroom Experiences	Resource Person
	Make a list of foods which are in season at various times of the year, and discuss their importance to the consumer's food dollar.	
	Where are seasonal foods marketed in the local community?	
	Prepare a chart on bulletin board to show how different grades of a food item can be prepared and utilized to lower food expenditures.	
	Group Project: Prepare a quiz on food standards.	
	Group Project: Prepare a demonstration on food standards.	
	Group Project: Prepare questions on food grades and use them in a "Hollywood Squares Game."	
Food Terminology	Using labels collected by the class, see how many different terms the students can find and then evaluate as to usable information for the consumer.	
	List various food terms used on packages and define their true meaning, value to the consumer, and cost to the consumer: examples - "ade," "drink," "diet," "fortified," "synthetic food."	
	Demonstration: Using the cans containing these terms, show how the consumer might be misled (orange juice vs. orange juice drink).	

Related Experiences	Teacher-Student References	Teacher Evaluation
Discuss and demonstrate seasonal foods which can be processed for later use.		
Chart cost of a food item over six months to see price fluctuations.	T-Trolstrup T-Fitzsimmons	
Group Project: Prepare a cost analysis of a home-processed food vs. community-processed one.	T-Kinder	
Have students prepare menus using the different grades of food, and compute the food expenditures.		
Conduct a random sample interview with consumers in the community to determine if they use food standards as a buying criterion.		
Prepare a short radio tape informing the consumer of the variations in food grades and standards.		
Develop a food terminology dictionary for the consumer.	T-Kinder T-Trolstrup	
Interview consumers to determine knowledge of food terminology. Chart results.	T-Gordon and Lee	
Have students inventory home and grocery store shelves and record unfamiliar food terms for class discussion.		
Have students report to class ways they feel the consumer has been misled.		
Report on the book, *Nuts Among the Berries*.		

Concept	Classroom Experiences	Resource Pe
	Demonstration or Group Project: Show what happens to the price of a food item when some of these words are used: "Diet soft drink" as opposed to "low calorie soft drink" and as compared to "soft drink." What does each term really mean?	
Protecting the Food Buyer	Questionnaire: "Would You Eat the Following?" (List various items on the market, being sure to include sausage, candy bars, and baby food.)	Local Food Inspector
	Have students report on subjects pertaining to food-regulatory laws.	
	List foods under the jurisdiction of the FDA and other regulatory groups which govern food processing and distribution.	
	Panel Discussion: Criteria used in food processing and distribution.	
	Debate: Is the consumer subject to fraud and deception in the food market?	
	What are food fads, and how might they affect the consumer?	
New Food Products	Have students report on "new food" products and products containing food substitutes and additives such as soybean derivatives in canned stews and soups.	
	Discuss how different forms of synthetic foods are marketed and consumed.	
Total Implementation of Food Buying Skills	Buzz Session: What shopping habits would be demonstrated by a wise food consumer?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Trace the processing and marketing steps for a food from the the producer to the consumer.		
Group Reports: FDA and various laws pertaining to food safety.		
Opinion Poll: Using a wide range of consumers, determine: 1. Degree of consumer protection 2. Knowledge of food laws and regulations 3. Protective actions open to the consumer		
Investigate one synthetic food.	Journal of Consumer Affairs	
Skits: The good consumer and the poor food shopper (pinching, sampling, squeezing).		

Concept	Classroom Experiences	Resource Person
	What might one need to know and do before going to the grocery store? (Shopping lists, store ads, travel distance, time, physical and emotional factors governing impulse buying in the grocery store.)	
	Plan a menu for a period of time and then have the class plan the shopping trip.	
	Have students report on various human and non-human resources which would affect the food spending plan.	
	Have students use the unit kitchens to demonstrate the proper organization and utilization of an efficient kitchen. Discuss how this affects the total food spending plan.	
	Discuss various packaging methods in relation to food storage.	
	Student evaluations of their performance.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Prepare a bulletin board on "Preparing to Go to the Grocery Store."		
Problem Situations: Plan, shop and prepare for one of the following situations: 1. Week's meals for two 2. Week's menu for limited amount of money 3. Week's menus for a kitchen with limited equipment 4. Week's menus for working mother 5. Party 6. Week's menus using food stamps and commodities		
Devise a quiz program on food buying.		

FURNITURE AND ACCESSORIES

Generalization: The selection of furniture and furnishings may be the result of determining wants and needs; recognizing possible sources; developing an awareness of the influence of construction details, and correlating these with available resources and management skills.

Objective: Design experiences which will enable the student to:

1. Describe the relationship between the purpose and utilization of furniture and accessories in terms of values, goals, and standards
2. Identify the selection criteria for furniture and accessories to meet needs and wants
3. Recognize the sources for obtaining furniture and accessories for the home
4. Determine the role of family decision-making, management skills, and the effect of the individual and dual role in selecting furniture and accessories for the home
5. Be able to identify the basic styles of furniture and their value in creating the atmosphere of a home
6. See the relationship of construction, fabric, and fabric finishes in selecting furniture and accessories
7. Develop an awareness of how the consumer might be misled in making furniture and accessory selections.

Student References:

"Your Home Furnishing Dollar"
Money Management Institute
Household Finance Corporation
JHS, SHS, Adult

"What's Good Furniture?" Part of series
Consumer Education Series Book 4
Ginn and Company
JHS, Remedial

Teacher-Student References:

Introduction to Home Furnishings, 2nd Edition
Dorothy Stepat-DeVan
The Macmillan Company

Inside Today's Home, 3rd Edition
Ray Faulkner and Sarah Faulkner
Holt, Rinehart, and Winston, Inc.

Homes With Character
Craig and Rush
Heath Publishing Co.

The Home, Its Furnishings and Equipment
Ruth Morton
McGraw-Hill

National Home Furnishings Council
Series on Buymanship

Additional Sources of Information:

Superintendent of Documents,
Government Printing Office

Federal Trade Commission

Consumer's Report, Consumer Union

Sears Roebuck and Co.

J. C. Penney

Ethan Allen Furniture Manufacturers

National Home Furnishings Council

County Extension Advisor

Trade organizations

Retail furniture dealers

Furniture manufacturers

Concept	Classroom Experiences	Resource Person
Use and Purpose	Visit and examine some area of the school having a lounge area (office, reception area, student or faculty lounge, or family living center). What does one notice first, and why? Lead into discussion on function and use of furniture. List on chalk board the purpose of having furniture in the home.	
Selection Criteria	Buzz Session: Are there available substitutes for furniture? If you had a very limited amount of money to use for furnishing a room, apartment, or house, what substitutes might you use? With the lounge area as a point of reference, what might be considered in selecting one piece of furniture? Have the class develop a selection criterion. Small Groups: Apply this selection criterion to a piece of furniture needed in the home. What variables would enter into the selection criterion for home furniture which would not apply to institutional or commercial furniture. Why?	
Values and Goals	How do the individual's and family's values and goals affect the selection of home furniture? What other factors would be considered, and why? 1. Family size and age 2. Income 3. Purposes 4. Aesthetics 5. Wants vs. needs 6. Priorities 7. Stage in family life cycle 8. Availability 9. Activities of family or individual 10. Permanence of present location	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	
Using the floor plan of a room or house, the student might determine furniture necessities and possible substitutes for a given situation.		
Each student could apply this criterion to a recent or future furniture purchase.		
Develop questionnaire and use it with tape recorder to interview anonymous women or couples at various points in life cycle. Play tapes in class and discuss points of view, what influenced choices.	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	

Concept	Classroom Experiences	Resource Person
	What steps might one take in: 1. Determining the piece of furniture to purchase 2. Selecting the final purchase (Review the buying principles.)	
Sources of Furniture	Where might this piece of furniture be obtained? 1. Furniture store 2. Department store 3. Used furniture store 4. Discount store 5. Wholesale outlet 6. Catalog 7. Auction 8. Custom or upholstery shop	Furniture Store Salesman
	Discuss the advantages and disadvantages of each type of store.	
	Are there other sources of furniture? 1. Make your own 2. Borrow from relatives 3. Repair what you have (refinish, slip covers, new upholstery)	Furniture Repairman
	What are the advantages and disadvantages of these? (Be sure to include skills, equipment, and time available.)	
	Make a chart to include information for both purchase of furniture and other sources. Using this information, apply it to various life cycles.	
	What might affect one's decision to select one course of action over another? 1. Skills and equipment 2. Values and goals 3. Resources (time, energy, money)	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
	T-Fitzsimmons	
	T-Rogers	
Field trips: Have small groups visit people who specialize in repairing furniture. Visit a retail furniture store. Visit a used furniture store.		
Students might relate their own experiences in this area.		
If Industrial Arts students are making furniture, the class might visit.		

Concept	Classroom Experiences	Resource Person
	Teacher may wish to include some common misrepresentations: 1. Bait and switch ads 2. Low-priced entire rooms of furniture 3. Cardboard made to look like wood 4. Variations of drawer handles and exterior trim to change furniture styles	
Basic Styles	Teacher or students might prepare a bulletin board or use slides to show the basic furniture styles currently being used. (Do not include a long discussion of all furniture styles, but keep the discussion to the current styles.)	
	Transparencies of the basic styles can be used to aid the student in identifying the basic styles. This can also be used to show how inexpensive furniture combines features to confuse the consumer.	
	Each basic style should be discussed: 1. Basic features for identification 2. Advantages 3. Disadvantages 4. Function	
	Contest: Have students divide into teams. Show pictures or give verbal characteristics of furniture styles and have them identify the style.	
Construction	Have students prepare a demonstration of properties of different materials: 1. Metal 2. Wood a. veneers b. finishes 3. Plastics 4. Marble 5. Others	Industrial Arts Teacher Male Student

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview furniture salesman to determine the most commonly sold furniture style. What makes it popular in this particular area? What influences the furniture buyer when making selections for the retail outlet?	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	
Prepare a demonstration of: 1. How various furniture styles can be combined 2. How the personality of a room can be changed with different furniture styles.		
Devise a contest for recognizing different woods and finishes.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Fitzsimmons T-Rogers	

Concept	Classroom Activities	Resource Person
	Discuss advantages and disadvantages of each material.	
	How would each of these affect: 1. The consumer's choice 2. Cost of individual piece 3. Durability 4. Life span 5. Care	
	What construction details are common to the different furniture styles? (Scenic prints and oak = Early American.) This might be done as group projects with class reports or charts developed with class discussion.	
	Have students go back over their selection criterion and include the construction, fabrics, and fabric finishes.	
Fabrics and Fabric Finishes	Take field trip to furniture store. Various projects might be used here: 1. Small groups selecting furniture for a given situation 2. Contest to see how many basic furniture styles can be identified 3. Comparison of low, medium, and high priced lines of a single item to determine where variations exist.	
	What fabrics are used in furnishings today? How are fabrics graded? What is the meaning of fabric number on furniture store tag (effect on guarantee and durability)?	
Care and Maintenance	Demonstration: Select several pieces of furniture to illustrate the different care required for each piece.	

Related Experiences	Teacher-Student References	Teacher Eval
Have students evaluate their home furnishings to determine the amount of care and maintenance required.	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	

Concept	Classroom Experiences	Resource Person
	Using the demonstration as a point of reference, compute the cost of care and maintenance for each piece. Why should the care and maintenance of a piece of furniture be considered before purchase? Discuss the factors which would affect care and maintenance: 1. Family size and age 2. Recreation activities 3. Stage in family cycle 4. Safety Buzz Session: How would the dual role, and values, goals, and standards, affect care and maintenance requirements? Include the care and maintenance of furniture in the selection criterion. Have students review their furniture selection criterion. What sources of information might the consumer use?	
Accessories Use and Purpose	Use several pictures with the accessories blanked out. Ask students what is missing, as a lead into a discussion of the importance of room accessories to provide the total look. The class might look at several pictures or furniture settings to see how atmosphere and tone of a room could be changed when accessories are varied. What factors would be considered in selecting room accessories? What purpose does an accessory serve? What types of accessories might be used?	Interior Designer

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students determine the factors which would contribute to the care and maintenance of their home furnishings.		
Select one furniture item needing repair. Compute the cost of repair vs. replacement, utilizing all human and non-human resources.		
Select one area in the student's home for which an accessory might be used. Have student indicate possible choices and the steps used in making the decision.	S-Levy, Feldman, and Sasserath S-Greer and Gibbs T-Fitzsimmons T-Rogers	

Concept	Classroom Experiences	Resource Person
Values and Goals	Buzz Session: What would be considered in selecting room accessories? List these on chalk board and divide into categories of values and goals; family life cycle; management skills; effect of dual role; resources of time, money and energy; and life style. Additional factors which would govern the consumer's choice: 1. Family size and age 2. Income 3. Purpose 4. Wants vs. needs 5. Priorities Where might the consumer obtain accessories? (Use list from furniture sources.)	
Construction	Demonstration: Accessories made from different materials: 1. Metal 2. Wood 3. Plaster 4. Marble 5. Plastic 6. Others What are the advantages and disadvantages of each? How would each material affect: 1. The consumer's choice 2. Cost 3. Durability 4. Life span 5. Care Why would the consumer select one material over another? Students might devise one room accessory made of materials commonly available in the home and compare cost with commercial product.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	
Using one room of the student's home, decide how many different materials are within the room. How are they used? Where are they used? Determine the life span, durability, care, and maintenance of the accessories within the room.	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	

Concept	Classroom Experiences	Resource Person
Care and Maintenance	What care would be required for each type of material? Why would the care and maintenance be a consideration? Discuss safety in relation to age and size of individual or family unit. 1. Small children 2. Aged 3. Other How would the stage of the family life cycle, life style, and size be factors in choice-making?	
Summary	Small Groups: Give each group a situation and have them select the furniture and accessories using the step-by-step process for obtaining each, and give their reasons. The teacher may elect to include the following in this unit, depending upon class size, class maturity, etc. 1. Furniture design 2. Floor covering 3. Wall covering 4. Lighting effects 5. Principles of interior decoration	

Related Experiences	Teacher-Student References	Teacher Evaluation
Within the student's own room, what accessories have the longest life span? What factors have contributed to this? What care and maintenance is involved?	S-Levy, Feldman, and Sasserath T-Fitzsimmons T-Rogers	

HOUSING

Generalization: The use of developed skills in selecting a housing unit will depend on understanding the influence of values, goals, and standards; surveying the aspects; developing a selection criterion based on needs and wants, and becoming aware of pertinent legal aspects.

Objective: Design experiences which will enable the student to:

1. Determine the housing needs of the family during the various life cycles
2. Describe the different types of available housing units
3. Evaluate the influence of values, goals, and standards in selecting the housing unit
4. Survey the financial aspects of housing
5. Develop a selection criterion
6. Describe the utilization of management skills and available resources as each might pertain to the zones of the housing unit
7. Discuss the advantages and disadvantages of renting vs. home ownership
8. Become cognizant of the legal aspects of housing
9. Develop skills in selecting and maintaining shelter.

Student References:

"Housing: A Major Family Expense"
Education Department
C.U.N.A. International, Inc.
SHS, Adult

"How to Finance Your Home" Part of series
Public Affairs Pamphlet
SHS, Adult

"Fair Play in Housing"
Public Affairs Pamphlet
SHS, Adult

"Your Housing Dollar"
Money Management Institute
Household Finance
SHS, Adult

Mobile Home Manufacturers Assoc.
Mobile home floor plan kit.

Teacher References:

Guide to Personal Finance
Sal Nuccio
Harper and Row

Laws Every Homeowner and Tenant Should Know
Daniel deBenedictis
Cornerstone Library

Housing, People and Cities
Martin Meyerson, Barbara Terrett,
and William L. C. Wheaton
McGraw-Hill Book Company, Inc.

Housing and Society
Glenn H. Beyer
The Macmillan Company

Teacher References: (continued)

The House: Principles/Resources/Dynamics
Tessie Agan and Elaine Lucksinger
J. B. Lippincott Company

Consumer Education Programmed Learning
Instruction (Housing)
Northern Illinois University, 1970
Printed by Vo-Tech Division, Springfield

Additional Sources of Information:

- Federal Housing Administration
- Housing and Urban Development
- Savings and loan associations
- Local real estate agents
- Local contractors
- Mobile home dealers

Concept	Classroom Experiences	Resource Person
Determining Housing Needs	Using a doll house, cardboard house, or felt outline, place either doll or felt human outline beside it and ask students to list shelter requirements for one individual, including activities.	
	Repeat same idea with couple (beginning stage of a family). Continue on through entire life cycles, to determine family needs at various cycle stages.	
	Using the above information, discuss facilities needed in family shelter to meet these needs. (Teacher should be cautioned not to limit this area to one type of dwelling.)	Local Real Estate Agent
Selecting Shelter	Divide class into small groups with each taking one stage of the family life cycle and have them list all types of housing which would meet the family's needs.	
	Report their findings and discuss each group's actions.	
	How would a family's values, goals, and standards affect their choice of housing?	
	Discuss the advantages and disadvantages of each type of housing unit. 1. Single dwelling 2. Duplex 3. Row or town house 4. Apartment 5. Condominium 6. Cooperative 7. Mobile home Include size of lot or acreage, rural or suburban.	
	Take field trip to various types of housing units (optional).	

Related Experiences	Teacher-Student References	Teacher Evaluation
Group Teams: Interview individuals or family groups at various life cycle stages to identify their selection criteria.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Oppenheim T-Fitzsimmons	
Prepare a chart illustrating the similarities and differences between the students' lists and the interview results.		
Survey the community for the number of housing types, the location within the community, and approximate cost for renting and buying. Which type of housing unit is most common and least common? Why?	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath T-Phillips and Lane T-Oppenheim T-Fitzsimmons T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Discuss advantages and disadvantages of: 1. Ranch-style house 2. Two-story house 3. Split level house	
	Discuss different construction methods: 1. Custom built 2. Pre-cut 3. Pre-fabrication 4. Modular	Contractor or Building and Trades Instructor Lumber Salesman
Financial Aspects of Family Housing	Survey housing costs within the community.	
	Mystery Story: Teacher uses case study approach in which she presents a series of "clues" and lets the students indicate when they have enough information to determine the dollar amount of family's funds which should be spent on housing. (Class teams act as detectives.)	
	Discuss the cost of operating and maintaining family shelter in relation to other family expenses.	
	Re-tell the same story and see if the students change their minds, and where.	
	Discuss the relationship of housing costs to the total financial management of family funds.	
	Using family from case study, ask students for suggestions for types of housing available. Teacher should have available information to use in the discussion of current dollar costs for rental properties and home ownership.	

Related Experiences	Teacher-Student References	Teacher Evaluat
Compute the cost of a home built using the different construction methods.	S-Schoenfeld and Natella	
Talk with parents and determine the operating costs of own home. Optional: Survey other family units in varying life cycles to determine operating costs and the factors which might be influencing ones (number and ages of children). Take field trip to various apartments and other types of housing in the community, such as mobile homes, single dwellings, etc.	S-Wilhelms, Heimerl, and Jelley S-Leith and Lumpkin S-Levy, Feldman, and Sasserath T-Phillips and Lane T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Using several floor plans which might be either apartments or single family dwellings or mobile homes, have students select one or two suitable to the case study family. What makes one plan more suitable than another? Emphasize: 1. Traffic patterns 2. Use of areas rather than individual rooms 3. Zoning 4. Activities The teacher may wish to discuss each individual room in terms of: 1. Activities and function 2. Design The kitchen should be discussed in terms of: 1. Work triangle 2. Work centers in relation to other parts of the house 3. Kitchen design (L, U, corridor and alley) 4. Storage 5. Management skills (dishwashing) 6. Appliances in relation to first use 7. Family interests and activities	
Renting vs. Buying	Debate: Resolved - every family should own their own home. Class Discussion: Summarize the advantages and disadvantages of home ownership and renting. Panel discussion of two couples who have recently moved into town. What did they go through to find their home? (If possible, have one couple renting and one couple buying their home.) What steps did they take to make their final decision?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students analyze own homes to determine traffic patterns, zoning, area use, and activity centers.		
Have students analyze own kitchens in terms of work triangle, kitchen design, etc.		
Research: When is it cheaper to rent?	S-Schoenfeld and Natella	
Role Play: Renting and buying homes.	S-Wilhelms, Heimerl and Jelley	
Investigate housing costs from realtors in your area.	S-Levy, Feldman, and Sasserath	
	T-Phillips and Lane	
	T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
Legal Aspects of Family Shelter	A family has decided to buy a house. Use flow chart to demonstrate the step-by-step legal procedure in purchasing the home.	Real Estate Agent Home Appraisor
	Using the flow chart, go over each step to emphasize: 1. Reason 2. Necessity 3. Available assistance	
	Specific emphasis should be placed on: 1. Obtaining the funds 2. Mortgage contract a. package b. open-end c. amortized d. straight term e. government loans 3. Abstract 4. Deed 5. Title 6. Title insurance 7. Legal fees 8. Closing costs 9. Insurance 10. Appraisal	Contractor Savings and Loan Officer Government Agencies: FHA, Veterans Administration, HUD
	Present one or two problems concerned with home owner's liability, wind damage, fire and theft, as introduction to home owner's insurance needs.	
	Discuss the need for home owner's insurance and the various types of policies and clauses available.	Insurance Agent
	Discuss the importance of insurance to cover the value of the home mortgage. Possible sources: 1. Mortgage insurance 2. Term insurance 3. Whole life insurance	

Related Experiences	Teacher-Student References	Teacher Evaluation
Group Project: Have each group interview someone connected with buying and selling homes. (Real estate agent, lawyer, home loan officer, etc.)	T-Trolstrup S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley S-Levy, Feldman and Sasserath	
Collect ads to determine current prices of homes in relation to number of square feet.	T-Phillips and Lane T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	These same steps should be repeated but directed toward the home renter's responsibilities and obligations with particular emphasis on the need for home rental insurance.	
Creating a Home	Give each student a family situation. Let him be the real estate agent, and assist the family in finding and securing their home. Give reasons. This should include: 1. Buying or renting 2. Selecting the family home 3. Financial aspects 4. Legal aspects	

Related Experiences	Teacher-Student References	Teacher Evaluation

INSURANCE

Generalization: Present and future protection may be provided by selecting insurance plans based on individual needs, which may be determined by financial status.

Objective: Design experiences which will enable the student to:

1. Determine the purpose and function of insurance planning

2. Identify the major forms of life insurance and determine how each might be used to the best advantage

3. Describe the various types of health insurance and evaluate each as it might be used in the different stages of the life cycle

4. Demonstrate the use of property insurance to the home owner, home renter, and automobile owner

5. Become cognizant of the terminology used in insurance policies and its implications to the consumer

6. Identify the available social welfare insurances

7. Develop a guideline for the purchase of insurance

8. Devise an insurance plan applicable to the various stages of the life cycle.

Student References:

"You and Your Family's Life Insurance"
Women's Division
Institute of Life Insurance
SHS, Adult

"The New A B C's of Health Insurance"
Department W
Health Insurance Institute
SHS, Adult

"Modern Health Insurance"
Health Insurance Institute
SHS, Adult

"The Farm Family Looks at Life Insurance"
Women's Division
Institute of Life Insurance
SHS, Adult

"Decade of Decision"
Institute of Life Insurance
SHS, Adult

"Every Ten Minutes"
Insurance Information Institute
SHS, Adult

"Insurance for the Home"
Insurance Information Institute
SHS, Adult

Teacher References:

A List of Worthwhile Life and Health Insurance Books
Institute of Life Insurance

Handbook of Life Insurance — Free
Institute of Life Insurance

Teacher References: (continued)

Investments, Insurance, Wills Simplified
U. S. News and World Report

Source Book of Health Insurance Data
Health Insurance Institute

Time-Life Book on Family Finance
Carlton Smith and Richard Putman Pratt
Time-Life Books

Additional Sources of Information:

- Institute of Life Insurance
- National Underwriter's Company
- Health Insurance Institute
- Group Health Insurance, Inc.
- Health Insurance Association of America
- Insurance Information Institute
- Superintendent of Documents, Government Printing Office
- County Home Extension Advisor
- Local insurance agents

Concept	Classroom Experiences	Resource Person
Purpose and Function	Prepare a list of various people such as a farmer, home owner, astronaut, pro football player, elderly person, young married man just starting in business, young mother, etc. Have students indicate types of risk each might encounter. What is available to reduce the risk? From the listing of each individual and risk involved, determine the types of protection each might have to reduce risk. Discussion: The purpose of insurance is to provide protection against the unknown. Small Groups: Include an example of two individuals needing similar insurance, but with different intensities. What type of risk does each individual need to be insured against? 1. Young married couple 2. Middle-aged couple 3. Retired couple 4. New-born baby 5. High school student 6. Single person	
Life Insurance	How is the amount of life insurance coverage determined? Who needs greatest coverage? Why? 1. Single person 2. Single person with dependent parents 3. Young married couple 4. Young couple with children 5. Middle-aged couple 6. Retired couple	

Related Experiences	Teacher-Student References	Teacher Evaluation
List the different sources of insurance available in the community. What type of insurance is most common and why? Interview people with varying occupations. What type of insurance does each carry? Interview employers. Does employee insurance become a factor in hiring? How much and why?	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl, and Jelley T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	
Survey couples to determine the types of insurance carried by various families in different life cycles. Is there a definite pattern? Which types of insurance are most common? Why? Ask a single person the type and coverage they carry and why.	S-Leith and Lumpkin S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl, and Jelley T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
	Coverage needed is determined by: 1. Level of living needed 2. Economic worth of the family unit 3. Family liabilities and responsibilities 4. Protection for dependents 5. Length of time needed for protection	
	Buzz Session: Within the family unit, who should be covered by life insurance?	
Types of Life Insurance Policies	List the four types of life insurance: 1. Term 2. Ordinary life 3. Limited payment 4. Endowment	
	What is being purchased, and how much protection does each give in relation to the dollar cost?	
	Term Insurance 1. All protection 2. No saving 3. Length of time insured 4. Cannot be used as loan collateral 5. Premiums rise with age 6. Should have renewal clause	
	Who might use term insurance? 1. Young married couple 2. Maximum protection for dollar value 3. Substitute for mortgage insurance 4. Additional protection for short period of time'	
	Ordinary Life What does one receive with life insurance? (Savings and protection.)	Life Insurance Agent

Related Experiences	Teacher-Student References	Teacher Evaluat
	T-Gordon and Lee T-Trolstrup	
What types of life insurance does your family have? Do you or your friends (single) have insurance? What does it cover? Interview an insurance agent. What is the most common type of life insurance? Why? Talk to an individual who has purchased term insurance. Ask what influenced his choice and the intended function.		
Compare the advantages and disadvantages of ordinary life and term insurance for the various life cycles: 1. Single 2. Couple 3. Couple with children		

Concept	Classroom Experiences	Resource Person

Discuss advantages and disadvantages of ordinary life insurance:

1. Constant premium
2. Can be used for loan collateral at low interest rates (borrowing your own money)
3. Savings interest lower than other sources
4. Only one physical exam required
5. Premiums are higher than term insurance at younger ages
6. Premium dollar costs are determined by
   a. number and size of premiums (lump sum, limited payments, or entire life)
   b. age
   c. occupation
   d. method of payment (annually, semi-annually, monthly, or weekly)
   e. others

Endowment

What is an endowment policy? (Insurance paid up at a definite date.)

Who might use endowment policies, and why?

1. Children's education
2. Retirement savings
3. Major purchase - house

What are the advantages and disadvantages?

1. Low rate of interest
2. Larger payments than other life insurance policies
3. Forced savings
4. Used to obtain a long-range goal

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview several people who use endowment insurance. Why did they make this choice?		
Compare the advantages and disadvantages of endowment to ordinary life and term insurance for each stage of the life cycle.		
Research the cost of endowment versus savings. Compare to other types of savings programs. When would endowment insurance be purchased as a last resort?		

Concept	Classroom Experiences	Resource Person
	Limited Payment What is limited payment policy? (Permanent protection but premiums paid within a specific period of time.) What are the advantages and disadvantages? 1. Pay higher premiums than ordinary life 2. Builds cash value faster 3. Pay premiums for limited period	
	Annuity What is the individual gambling when he takes out annuity insurance? (You are betting you will die, and the insurance company is betting you will live.) What is the major purpose of an annuity policy? (Retirement) Annuities can be purchased with large payments over a short period of time. Who would use this method, and why?	
Insurance Terms	Students devise crossword puzzle of insurance terms. Using the various insurance terms, show how each would apply to the different forms of life insurance. Use information gained from Related Experiences to discuss how knowledge of insurance terms would aid in the final selection.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Prepare a bulletin board showing the coverage, features, and cost of the forms of life insurance and where each might be used.		
Interview someone who has purchased an annuity policy. Why did he make this selection? Has it proved satisfactory?		
Have others work the crossword puzzle to determine how well the average consumer understands insurance terms.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl and Jelley T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
Guidelines for Buying Life Insurance	Buzz Session: Devise guidelines for purchase of life insurance. 1. Agent's reputation 2. Family values, goals, and standards 3. Company reliability 4. Protection needed 5. Clauses 6. Economic value 7. Age 8. General health	
	Present case study situations and have students determine insurance needs for each.	
Health Insurance	Role Playing: Have students dramatize what happens when you are being admitted to a hospital.	
	Class Discussion: Why do so many hospitals put great emphasis on having insurance?	Hospital Administrator
	What methods, other than insurance, can be used to pay doctor and hospital bills? 1. Savings account 2. Credit with hospital or doctor 3. Liquidate investments or assets 4. Loan through a lending institution 5. Mortgage	
Types of Health Insurance	Have students make a list of the items which need to be covered by health insurance. 1. Medicine 2. Doctor 3. Hospital 4. Surgery 5. Out-patient care 6. Home care 7. Loss of income due to illness 8. X-rays 9. Laboratory tests	

Related Experiences	Teacher-Student References	Teacher Evaluation
Survey community members to determine why the selected a specific insurance source.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Warmke, Wyllie, Wilson, and Eyster T-Trolstrup	
Interview hospital administrator or medical accountant to determine the extent of coverage of health insurance within the community. What percent of the patient's bill is actually paid by the insurance company?	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl and Jelley T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	
Survey a sample of the community to ascertain the most common types of health insurance, where each was purchased, and the selection criterion. From the community survey, determine: 1. Common source 2. Average coverage 3. Life cycle stage which carries highest percentage of insurance	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl and Jelley	

Concept	Classroom Experiences	Resource Person
	Which ones might the individual or family unit be able to absorb, and which ones would require additional assistance?	
	How might these affect one's choice of a health insurance purchase? (Need vs. income demands.)	
	Study several health insurance policies to see what clauses each contains and the methods of claim payments.	Insurance Agent
	Prepare a chart demonstrating each type of health insurance, the coverage, and possible exclusions.	
	Using student list and chart, select the best type of health insurance for: 1. Single individual 2. Young married couple 3. Middle-aged couple 4. Retired couple	
Sources of Health Insurance	Where might health insurance be obtained? 1. Independent (profit) 2. Independent (non-profit) 3. Union 4. Place of employment 5. Doctor clinics 6. Fraternal organizations 7. Churches 8. Others	
	Discuss advantages and disadvantages of each of the above.	
	Demonstrate the cost and coverage of group and independently purchased health insurance.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Research: Is a bill or charge different for the insured than for the non-insured person? If your employer has health insurance on you, will they both pay off? Is this the reason many people spend unnecessary money on health insurance?	T-Oppenheim T-Warmke, Wyllie, T-Gordon and Lee T-Trolstrup	
Using the community survey which indicates the most common source, determine possible reasons.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	

Concept	Classroom Experiences	Resource Person
Guidelines for Buying Health Insurance	Small Groups: What criterion would you develop to determine your health insurance needs? 1. Age 2. Family size 3. Family health pattern 4. Available funds 5. Company reliability 6. Agent's reputation 7. Company's reputation 8. Past payment	
Property Insurance	Prepare a sheet listing common property insurance problems. Have students determine how these claims might be settled. 1. Personal funds 2. Insurance 3. Liquidate assets 4. Credit 5. Mortgage	
	Determine the type of hazards which the family dwelling might require protection against. 1. Fire 2. Theft 3. Wind 4. Water 5. Tornado 6. Riots 7. Liability 8. Others	
	Determine which ones would be most desirable for the specific geographical area.	
	Who needs insurance? List the different types which the home owner and home renter would require.	Property Insurance Agent
	Prepare a coverage and cost chart of the three types of property insurance: 1. Fire and property 2. Dwelling and contents 3. Home owners or home renters	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	
Survey various families to identify types of property insurance currently being used. Which is most common? Why?	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl and Jelley T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Trolstrup	
Research: Are certain hazards not covered in your area? (Example: flood.)		

Concept	Classroom Experiences	Resource Person
	Discuss the advantages and disadvantages of each type.	
	Review the guidelines for purchase of property insurance.	
Auto Insurance	Have auto insurance agent discuss insurance costs and need with a class member who has recently purchased a car.	Auto Insurance Agent
	Discuss factors which would determine auto insurance premium costs: 1. Age 2. Sex 3. Occupation 4. Driving record 5. Make and model of car 6. High school and college grades	
	Discuss the three types of auto insurance: 1. Special 2. Safe driver 3. Family driver	
	List the advantages and disadvantages of each.	
	Have class reports on Related Experiences. What causes these cost variances?	
	Discuss the guidelines for purchase of auto insurance.	
Other Forms of Insurance	Discuss special types of insurance for particular groups (example: crop insurance).	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Schoenfeld and Natella	
	S-Levy, Feldman, and Sasserath	
Visit several auto insurance agents and have each compute the cost of insurance according to the following variables: 1. Sports car vs. sedan 2. Male vs. female 3. Under 25 years of age 4. Driver's training vs. none 5. High school and college grades 6. Fleet of cars 7. Single person 8. Family coverage	T-Oppenheim T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Tr-lstrup	
	S-Leith and Lumpkin	
	S-Schoenfeld and Natella	
	S-Levy, Feldman, and Sasserath	
	S-Wilhelms, Heimerl and Jelley	

Concept	Classroom Experiences	Resource Person
	Social Insurance What are the social (government) insurances? 1. Unemployment 2. Disability 3. A.D.C. 4. Workmen's Compensation 5. Medicare 6. Medicaid 7. Social Security a. death benefit b. disability c. retirement	Welfare Officer
	How are these insurances obtained?	
	Discuss how an individual or a family might use each of these insurances.	
	What are the characteristics for qualification?	
	Discuss major points and weaknesses of each.	Local Representative of Social Security Office
	Show interrelationship of social insurance to the total insurance plan.	
	Group Insurance What kinds of protection are offered at place of employment? How does the protection and cost of group insurance compare with private insurance rates?	
	What additional advantages does group insurance have? (Insurability without physical exam.)	
	Discuss the value of social insurance and group insurance in the total insurance program.	

Related Experiences	Teacher-Student References	Teacher Evaluat
	T-Oppenheim	
	T-Warmke, Wyllie, Wilson, and Eyster	
	T-Gordon and Lee	
	T-Trolstrup	

Concept	Classroom Experiences	Resource Person
Developing an Insurance Plan	Divide class into four groups. Each group is to devise a total insurance plan, selection criterion, the influencing factors, and their reasoning for one of the following: 1. Single person renting (difference in male and female insurance) 2. Young married couples (home owners) 3. Middle-aged couple (home owners) 4. Retired couple (mobile home) Teacher should remind class there is no set formula for determining the amount or type of insurance needed by an individual. Consider conditions when no insurance should be carried: 1. Government buildings (the premiums would replace predicted loss because of number of buildings, etc.) 2. No dependents, burial cost deposited in bank 3. Hail insurance on crops in area not usually affected by hail 4. Loss of item not critical to life or safety	

Related Experiences	Teacher-Student References	Teacher Evaluation

MANAGEMENT OF THE DUAL ROLE

Generalization: The use of resources and management skills as well as the effect of personal values and goals influence participation in the dual role of wage earner and homemaker in today's society.

Objective: Design experiences which will enable the student to:

1. Describe the interrelationship of the management skills as they affect the dual role of wage earner and homemaker

2. Identify and evaluate the influence of resources

3. Show the interrelationship between the management skills in the home and on the job in total family living

4. Determine the effect of values, goals, and standards on the dual role of wage earner and homemaker

5. Create an awareness of the effect of the life cycle on attitudes, values, goals, and standards

6. Evaluate the male-female identity roles and their effect on management skills in the home and on the job

7. Explain how conflicts might arise as a result of the dual role and demonstrate how these might be resolved

8. Develop an awareness of the influence the individual's values, goals, and standards have on the perception of the dual role

9. Describe how wants and needs are created and their effect in the economic society

10. Determine the influence of individual and family wants on the consumer's behavior in the marketplace

11. Develop problem-solving techniques in decision-making during the various stages of the life cycle through identification of available resources.

Student References:

Managing Living Time
  Margaret Raines
  Charles A. Bennett Company, Inc.

"Your Financial Worksheet: A Guide for Women Returning to the Job World"
  Women's Division
  Institute of Life Insurance
  SHS, Adult

"A Date With Your Future"
  Institute of Life Insurance
  JHS, SHS, Adult

"New Careers, Real Jobs, and Opportunities for the Disadvantaged"
  Public Affairs Pamphlet

Time Out for Happiness
  Frank Gilbreth, Jr.

Teacher References:

Management in Family Living
  Paulena Nickell and Jean Muir Dorsey
  John Wiley & Sons, Inc.

Management for Modern Families
  Irma H. Gross and Elizabeth W. Crandall
  Appleton-Century-Crofts

"Finance Facts"
  National Consumer Finance Association

How to Get Along on the Job
  William M. Cooper and Vivian C. Ewing
  Holt, Rinehart, and Winston, Inc.

Teacher References: (continued)

Management Problems of Homemakers Employed Outside the Home

U. S. Government Office Bulletin 289
Washington, D.C., 1961

"How Can the Dual Function of Vocational Education Be Realized?"
M. Miller and H. Evans
Illinois Teacher, March 1962

Home Economics Related Occupations Notebook
Kupsinell
Danville, Illinois

Thresholds to Adult Living
Craig
Charles A. Bennett Company, Inc.

Films and Filmstrips:

"How to Save Thirty Minutes"
Rubbermaid, Inc.

Concept	Classroom Experiences	Resource Person
How Wants and Needs Are Created	Discuss what individual class members have and what they want. Place separate lists on board - area between becomes unlimited wants. Determine what creates wants.	
	Buzz Session: How can we achieve individual wants and needs? Will we ever achieve all our wants and needs?	
	Discuss the difference between wants and needs (wants are desires for essential and non-essential items, whereas needs are for essential items).	
	Use role playing to identify goals, values and standards of students. Reverse roles. Family life situations may be used.	
	Discuss effect of wants and needs on economic system.	
Values, Goals, and Standards	Class should develop an evaluation sheet of individual self-concepts, how each person perceives his role in the family structure.	
	Determine values, goals, and standards as perceived by philosophy (influences).	
	Display pictures of several different makes and models of cars. Have each student write down his choice and why he selected that particular car. What influenced his choice? What part do values and goals play in choice-making?	
	Define and show the interrelationship of values, goals, and standards.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Survey individuals in the family to obtain information on family wants.	S-Starr S-Smart and Smart S-Craig	
What short and long term goals are desired?		
Devise a questionnaire which would illustrate self-perception.	S-Starr S-Smart and Smart	
Observe the family members to identify their roles in the family as each family member perceives and participates in his role.		
Write a skit showing how family roles change during the stages of the life cycle. Define the values and goals of the situation.		

Concept	Classroom Experiences	Resource Person
	Explain the limitations resources may have on obtaining one's goals. Emphasize the importance of wise use of resources in attaining goals.	
	Using observation of family members, compare similarity of student's evaluation of his role and the participation of family members in their roles.	
	Discuss the effect of wants and needs on the economic behavior of the consumer in the society.	
	Role Playing: Trace the manufacturing process (circular flow).	
	Discuss the individual's involvement in creating the circular flow.	
	Discuss the family's involvement in creating the circular flow.	
	How does the individual indicate to the manufacturer his preference for a product? (By buying the item or casting his dollar vote in favor of the product.)	
	Role Playing: Family facing choice of selecting one of two necessary items.	
Decision-Making Process	Use teen games to determine stages of decision-making process.	
	Have class discuss the decision-making process: 1. Define the problem 2. Obtain information 3. Consider the consequences of each alternative 4. Select the best course of action 5. Put the plan into action Evaluation is a part of each step.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Starr	
	S-Smart and Smart	

Concept	Classroom Experiences	Resource Person
	Case Study Problem: Demonstrate the influence of goals, values, and standards on the decision-making process.	
Family Decision-Making	Discuss the stages in the family life cycle. 1. Beginning 2. Expanding 3. Contracting	
	Divide the class into three sections, each one representing a stage in the family life cycle. Each group will discuss the problems encountered, the family spending plan, and purchases and investments within the marketplace.	
	Divide available resources by family members. Which problems could be solved by an individual and which would need total family participation?	
	Discussion: Why might one family solve a problem differently from another? (Values, goals, and standards.) Would they solve the same type of problem in the same manner at different stages of the life cycle?	
Decision-Making Process as the Crux of the Management Procedure	Using a relevant student situation (such as the senior trip, junior-senior prom activities, a young married couple, or finding a summer job), apply the four steps in the decision-making process: 1. Planning 2. Organizing 3. Controlling 4. Evaluating	
	Apply the decision-making process to the management procedure.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Using own family life stage, list skills, human and non-human, of each family member.	S-Starr S-Smart and Smart	
Correlating family life cycle with one from class discussion, what resources does your family have which would enable them to solve this problem?	S-Craig	
Game: Draw triangle on board. Each point represents one resource (time, energy, money). When one resource is absent or limited, how might the remaining two be used?		
Using a current home situation, apply the decision-making process.	S-Starr S-Smart and Smart	
List student's family resources, divide into human and non-human, rank by order of importance, and assign a dollar value.		
Determine the scarce resources in the different stages of the life cycle. What substitutes would be available?		

Concept	Classroom Experiences	Resource Person
	Discuss resources available to use in the management procedure.	
	Buzz Session: Various types of resources.	
	Use the student list from the Related Experiences to divide first into human and non-human resources, and then rank by importance. Assign a dollar value to each.	
	Discuss how goals, values, and standards affect their ratings.	
	Select a gift for someone. What resources were used to obtain the gift?	
	Have students keep track of their daily schedule and decide what resources they used and which were the most important.	
	Teacher presents a story and students determine what is the scarce resource.	
	What available substitute might one have for the scarce resource?	
Practical Application of Total Management Skills in Daily Life	Have students list the management skills they have to use.	
	Demonstrate a task to illustrate work simplification.	
	Discuss the principles involved in work simplification. How may tasks be dovetailed to utilize available resources more efficiently?	
	Apply work simplification to a consumer-oriented situation (dishwasher, hand-washing dishes, cleaning). Make chart of results and list principles which would apply to other tasks.	

Related Experiences	Teacher-Student References	Teacher Evaluati
Make a list of all services or work done in the student's home for a set period of time. Determine the cost of these if performed by someone outside the home.		
The student is to give a gift for a coming event. How many different things might be given using resources other than money?		
Repeat work simplification study at home.	S-Starr S-Smart and Smart	
Each student takes an individual problem and applies the management and decision-making process.		

Concept	Classroom Experiences	Resource Person
	Illustrate the effect of equipment on work simplification and the dual role by having students divide into three groups. Have all three groups perform the same task. The variation would be the kinds of equipment used.	
	Students may be divided into groups to conduct work simplification studies evaluating the work by traffic patterns, time, body motions, and energy utilization. Findings from studies should then be discussed in relation to the four criteria. How might this information be used in the home, and what factors might restrict its use?	
	Apply management process to a consumer-oriented situation.	
	Teacher may give either small groups or individuals a family problem in which they are to decide on a course of action and apply the management process. 1. If homemaker is employed full-time outside the home 2. If employed outside the home for part of the day 3. If a full-time homemaker Identify the scarce resource and available substitutes.	
Interrelationships of Management Skills as They Affect the Dual Roles of the Wage Earner and Homemaker	Make class listing: Column one - management skills Column two - application of management skills to the job Column three - application of management skills to the homemaker	Management Personnel Officer
	List the individual's resources in order of greatest demand. Discuss implications of scarce resources and how to substitute more abundant resources.	Career Woman

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students make a list of resources being used in their homes.		
Take a job you have held or will hold and apply the management skills.		
Interview several people employed both inside and outside the home as to how they manage their resources.		

Concept	Classroom Experiences	Resource Person
	Case Study Problem: Substituting one resource for another. Have small groups write management problem situations and then use the entire class to discuss possible solutions. Have class role play management problems, devise solutions, reverse roles, and devise new solutions. Divide class into small groups according to interests, and: 1. Apply management skills to a specific occupation 2. Apply management skills to a specific home task 3. Apply identity roles Have students report on employment problems from Related Experiences. Recommendations from class members for task improvement.	
The Effect of Values, Goals, Standards, and Resources on the Dual Role	Discussion: What job would you like to have, and why? (Bring in the effect of values, goals, and standards.) Would the present family values be changed when engaged in the dual role? Would present standards be changed as a result of the dual role? What changes might be contemplated? 1. More convenience foods 2. Less leisure time 3. Changes in male-female roles 4. Purchase of time-saving equipment 5. Changes in scarce resource 6. Others	Panel of Employers Discussing Job Responsibilities

Related Experiences	Teacher-Student References	Teacher Evaluation
Identify individual scarce resources and substitutes for them.		
Identify a management problem in your place of employment or future employment. Devise a solution, and then test it.		
Interview several employers to determine what their criterion is for an outstanding employee.		

Concept	Classroom Experiences	Resource Person
	Have individuals list and discuss the responsibility the employee has for a job.	
	Discuss what responsibility an employer may perceive as the employee's. Where might conflicts arise, and why?	
	Teacher may wish to develop this to include personal hygiene, health care, and working habits on the job.	
	What home tasks do you like and dislike, and why? What factors contribute to your attitudes toward certain tasks? (Bring in values, goals, and standards.)	
	Questionnaire: List the various home tasks. Survey community to ascertain male-female roles within the community.	Panel: Engaged Couple, Newly Married Couple, and Couple with Children
	Have students discuss male and female identity roles as they perceive them according to the questionnaire.	
	Watch two TV family situations. How does each assign family members' roles?	
	Using student interview questionnaires, compile a listing to show how the male-female identity roles have changed over a period of years.	
	Hold class discussion of why these concepts have changed. How will these changes affect the type of person you will marry?	
Conflicts Resulting From the Dual Role	Buzz Session: What conflicts might arise when the individual serves in the dual role of wage earner and homemaker?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have student perform disliked task and then apply management skills to see if attitude changes.		
Using questionnaires, have students interview people of various age groups.		
Group Project: Project these roles into the year 2000.		

Concept	Classroom Experiences	Resource Person
	Case Study: Causes of conflict. How might the supposed reason for conflict mask the real reason?	
	Role Playing: Methods of resolving conflict	
	Role Playing: Using three different situations, have students role play common conflict situations. Repeat the same situations but have students switch roles, with boy taking the part of the wife and a girl taking the husband's part.	
	Do's and Don'ts when conflict arises: 1. Don't talk to a friend 2. Do try to see the other person's point of view 3. Do keep an open mind	
	Discuss the importance of communication during conflict.	Marriage Counselor or Minister
Summary: How Goals, Values, and Standards May Be Changed By the Dual Role	Have individuals evaluate wise use of resources to obtain goals, values, and standards in the dual role.	
	Have each student write two job descriptions: 1. His role 2. His mother's role Exchange papers to see how others view the responsibilities and obligations of the dual role. How would these affect the home? How could these be used to attain maximum utilization of resources?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Devise a questionnaire to be used to interview couples on the conflicts resulting from the dual role.		
Interview couples to find what types of conflicts might arise in the home.		

MONEY MANAGEMENT

Generalization: The awareness of the use of money management skills is but one step in achieving an understanding of the family's role in the modern society. Money management may facilitate obtaining long-range goals without compromising one's standards and values.

Objective: Design experiences which will enable the student to:

1. Determine the influence of values, goals, and standards on the various sources of available income
2. Demonstrate the management of income within the economic marketplace, through the use of purchasing power in obtaining psychic income
3. Illustrate the psychological internal and external influences on purchasing power at various stages in the life cycle
4. Evaluate the various techniques used to direct the flow of funds
5. Survey the various money myths and consumer frauds as they relate to the spending plan
6. Determine the interrelationship of expenditures, record keeping, and allocation of funds
7. Identify conflicts which might arise during the various life cycles due to money management
8. Determine the most efficient method of handling human and non-human resources to achieve maximum satisfaction by the individual.

Student References:

"Young Couples Make Money Work"
Institute of Life Insurance
JHS, SHS, Adult

"A Miss and Her Money"
Institute of Life Insurance
JHS, SHS

"A Discussion of Family Money"
Institute of Life Insurance
SHS, Adult

"Money and Your Marriage"
National Consumer Finance Association
SHS, Adult

"You, Money, and Prosperity"
The American Bankers Association
SHS, Adult

"A Date With Your Future"
Institute of Life Insurance
JHS, SHS, Adult

"Money and You"
The American Bankers Association
JHS, SHS, Adult

"Modern Money Mechanics"
Federal Reserve Bank of Chicago
SHS, Adult

"Making the Most of Your Money"
Institute of Life Insurance

"Slide Guide - Divided Responsibility Family Budget Plan"
National Consumer Finance Association
SHS, Adult

"Money Management for Children"
"Money Management for Young Couples"
Education Department
C.U.N.A. International, Inc.

Student References: (continued)

"Money: Master or Servant"
Board of Governors of the
Federal Reserve System
SHS, Adult

Teacher References:

Your Guide for Teaching Money Management
Money Management Institute
Household Finance

A One Week Teaching Unit on Consumer Finance
Teacher's Kit
National Consumer Finance Association

Films and Filmstrips:

"Your Money and You" Part of series
"Your World and Money"
Money Management Institute
Household Finance
JHS, SHS, Adult

Additional Sources of Information:

Family Financial Education Program
  Continental Illinois National Bank and Trust
  Company of Chicago
  Also local banks.

Child and Family Services
  Department of Public Aid

Local bank

County Extension Agent

Concept	Classroom Experiences	Resource Person
The Effect of Attitudes, Goals, Values, and Standards on the Sources of Income	Have an auction of items ranging from material possessions to psychological and social values (use set amount). What values have influenced your choices?	
	How is one going to pay for his purchases? List possible sources of income.	
	Discuss the sources of income: 1. Money 2. Real 3. Psychic	
	In our modern society, is it possible to live for 24 hours without using money, money derivatives, or prior purchases?	
	Class Discussion: Importance of money income in our daily lives.	
	Use step ladder concept as class discussion of the uses of money.	
	Show transparency of the circular flow of money, with class discussion demonstrating the relationship between earning and purchases for daily life.	
	List various vocations, and have students select the most appealing and least appealing. Then determine the money and psychic income derived from each occupation.	
	Class Discussion: The effect of values, goals, and standards on the psychic income (individual vs. family).	
	Buzz Session: Other sources of income.	

Related Experiences	Teacher-Student References	Teacher Evaluati
	S-Wilhelms, Heimerl and Jelley	
	S-Leith and Lumpkin	
	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
Have students inventory their homes and community to determine various sources of money - real and psychic income.	T-Fitzsimmons	
	T-Warmke, Wyllie, Wilson, and Eyster	
	T-Gordon and Lee	
	T-Trolstrup	
Take one day and determine activities that cost money - either paid for in the past, present or future.		
Bulletin Board Project: Step ladder concept where one money purchase builds total family income.		
Using town map, trace the flow of your available earnings for one week.		
Inventory environment and surroundings for sources of psychic income. Who derives greatest pleasure from each item?		

Concept	Classroom Experiences	Resource Person
	Have students select one item they would like to purchase. What income source would be used? Use as lead into discussion of the use of money income to obtain real income.	
	Have students select one personal item they value and tell why they would not sell it. What worth do they place on the item above its monetary value?	
Influences on the Use of Money Income	Have students list three pleasure items and three necessities they might buy. Given enough money to purchase four items, which ones would they select, and why?	
	Class Discussion: Wants vs. needs.	
	Discussion: What influences family purchases? 1 Income 2. Goals, values, and standards 3. Wants and needs 4. Management skills 5. Available resources 6. Cultural heritage	
	Divide class into small groups with each one representing different stages of the life cycle. What purchase would each make? What factors would be strong influences?	Panel of Persons from Different Stages in Life Cycle
	Take the student list of items and cost. What was their selection criterion? What external and internal factors influenced the selection criterion and the final choice?	

Related Experiences	Teacher-Student References	Teacher Evaluation
Use several sources such as retail stores, mail order catalogs and news media to determine the actual cost.	S-Wilhelms, Heimerl and Jelley	
	S-Greer and Gibbs	
Repeat experiment with family unit using recent purchases to determine if they are wants or needs.	S-Leith and Lumpkin	
	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
	T-Oppenheim	
	T-Fitzsimmons	
	T-Warmke, Wyllie, Wilson, and Eyster	
Use class list and interview family representing various stages of life cycle to ascertain relevancy of the list.	T-Gordon and Lee	
	T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Role Playing: Have three students sell an item to the class. These students should represent (1) quality established merchandise, (2) fast-talking door-to-door salesman, and (3) person selling item of poor utility and beyond income reach.	Local State's Attorney
	Have each team evaluate the salesmen in terms of: 1. Information gained 2. Quality of merchandise 3. Selling technique 4. Others	Sales Clerk
	Use the same teams to determine what things the consumer should consider to get the most for his dollar.	
	Have each student tell of one shopping error a consumer might make. Discuss how this could be avoided. Teacher should point out consumer frauds. Is it possible that the error could be adjusted to create a creditable purchase?	
	Hold general discussion of consumer frauds.	Better Business Bureau or Chamber of Commerce
	Have students report on consumer legislation, including Illinois and federal laws.	Legislator
	Movie: "The Poor Pay More."	Attorney
	Have student teams devise skits, radio tapes, newspaper column, as summary of the Wise and Unwise Consumer (Frauds in the marketplace).	

Related Experiences	Teacher-Student References	Teacher Evaluation
Survey several people for favorable and unfavorable experiences with salesmen.		
Have students survey local stores to determine if any fraudulent activities are taking place.		

Concept	Classroom Experiences	Resource Person
Money Fallacies	Discuss various money myths: "Two can live as cheaply as one," "We'll live on love," "Money isn't everything, but it sure helps," "You can't take it with you"	Marriage Counselor or Minister Loan Officer
	Devise questionnaire on male-female roles in money responsibility.	
Money Management Skills	Using questionnaires, discuss various methods of handling money and the types of families that might use these methods: 1. Dole 2. 50-50 3. Equal salary 4. Allowance 5. Spending plan	
	Attach balloons to bulletin board, with a set amount of money inside each. Have each student pop a balloon and plan his expenditures for a week.	
	Discussion: Determining expenditures. Use as lead into record keeping.	
	Have demonstration of the various types of record keeping: 1. Card file 2. Ledger 3. Envelopes 4. Notebook	Financial Adviser Business Accountant
	Discuss advantages and disadvantages of each type.	
	Have the students devise spending plans for an average teenager. (Teacher and class determine the amount.)	
	Have students set up budget for next year's real-life situations, to help them realize what is needed for future education, etc.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have friends complete the male-female roles questionnaire, and tabulate results. Are there patterns for various age groups and family life cycles?	S-Wilhelms, Heimerl and Jelley	
	S-Greer and Gibbs	
	S-Leith and Lumpkin	
	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
	T-Oppenheim	
	T-Fitzsimmons	
Check with family on type of record system used.	T-Warmke, Wyllie, Wilson, and Eyster	
	T-Gordon and Lee	
	T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Discussion: What type of information would one need before setting up a spending plan? 1. Fixed expenses 2. Records of past expenditures 3. Estimated future expenses 4. Savings	
	Give student same amount of money and additional information. Make out a spending plan for an average teenager. This could be used as a game. Each day for a set period of time, the student could obtain his funds, pay his expenses, and allocate his funds. The teacher might wish to "surprise" the students at various times with unexpected expenses to see how well these would be met.	CPA
	Teacher may elect to repeat this same activity using student teams assigned to various stages of the life cycle.	
	Debate: Pro's and con's of a family spending plan.	
	Using debate as a point of reference, develop a class list of Do's and Don'ts in creating the family's spending plan.	
	Role Playing: Have class devise solutions to above.	
Summary	Give student teams the choice of purchasing one of two luxury items. (One should be a need and the other a want.) Have them indicate their choice, the steps involved, and the influencing factors.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students, with teacher's guidance, establish an amount of money available for a given period of time. Determine: 1. Type of record system to be used 2. Types of expenses 3. Emergencies which might occur		
Have the student determine the amount of money he needs per week based on past records and expenses.		
Research: What does it cost to go to school? Interview school administrators, parents and other students to obtain information.		

RECREATION

Generalization: The derived pleasure of individual and family recreation is determined by knowledge of existing facilities, recreational costs, and achieving a good balance between body maintenance, recreation, work, and sleep.

Objective: Design experiences which will enable the student to:

1. Identify various recreational activities

2. Explain the relationship between dollar costs and satisfaction gained

3. Determine total cost of recreation in terms of initial cost, equipment, maintenance, and fees in relation to the pleasure derived

4. Become aware of the involvement of individuals, family members, and family groups in various recreational activities

5. Describe various local, state, and federal recreational facilities available to the family unit in a given geographical area

6. State the necessity for achieving a good balance between body maintenance, recreation, work, and sleep

7. Identify recreation fads and frauds

8. Develop a criterion for the purchase of recreational experiences.

Student References:

"Your Health and Recreation Dollar" Part of series
Money Management Institute
Household Finance
JHS, SHS, Adult

Additional Sources of Information:

- Local Park and Recreation Committee
- Local conservation agent
- American Association for Health, Physical Education and Recreation
- Athletic equipment stores
- Local camping clubs
- Travel agent
- College and university departments of Parks and Recreation
- Extension Advisor - 4-H and Agriculture

Concept	Classroom Experiences	Resource Person
Define Recreation	Small Groups: Your aunt, uncle, and two cousins (your age) are visiting for a week. What activities would you plan? (Each group plans independently the week's activities.) Teacher compiles the list and then the class indicates frequency of use by their family.	
	Have class estimate cost for each item on the list.	
	Assign each small group a different sum of money to be used for the week. Have groups plan the vacation itinerary and daily relaxation activities.	
	Have groups report on Related Experiences.	
	What percent of students' time is spent in recreation? What kinds of recreational activities are available?	
	Begin a discussion by writing on chalk board several common phrases, such as, "There's nothing to do." Use as starting point for discussion: 1. Are students bored? 2. What causes boredom? 3. Is too much unplanned time a problem?	
Cost vs. Enjoyment	Select one plan structured by small groups. Using the one selected by the majority, discuss why they preferred it.	
	Rank activities within the preferred plan in order of desirability - 1, 2, 3, etc.	
	Discuss criterion for selecting the plan. Include differences between family plan and student-selected plan (values, goals, and standards).	

Related Experiences	Teacher-Student References	Teacher Evaluation
Have the students repeat the experiment in their own family. How would their plans differ from the group's plan?	T-Oppenheim T-Fitzsimmons	
Have students keep a record of activities engaged in during unscheduled time.		
Research project: What have different cultural groups contributed to our leisure-time activities?		
Research project: Trace the history of leisure-time activities.		
Plan recreational activity for a club activity. This could be for club members or an outside group.	S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath T-Oppenheim T-Fitzsimmons	

Concept	Classroom Experiences	Resource Person
	Cut money in half on preferred activity plan. Let class decide which activities are to be deleted and why. (Money cut should be reduced enough to eliminate some of the first priorities.)	
	Discussion: Wise choice-making in the use of leisure time yields fun, a sense of accomplishment and satisfaction.	
Cost of Recreation	Have students list, by priority, the three activities each likes best, and compute the participation costs.	
	Add to list initial costs, equipment maintenance costs, fees for activity participation.	
	List the recreation activities enjoyed by each age group from the Related Experiences. What causes these differences (sex, age, etc.)?	Travel Agent AAA Representative
	Discuss the variances between family-centered activities and individual ones. What creates these differences?	
	What factors make an activity valuable to the individual (psychic income, intrinsic and extrinsic values)?	
	What factors make an activity valuable to the family?	
	Compare vacation travel costs: flying vs. driving, youth fare, children's fare, family fare, night coach, thrift fare, tours, others.	

Related Experiences	Teacher-Student References	Teacher Evaluation
If funds were limited, what activities would the student's family eliminate?		
Repeat the classroom activity at home with each member of the family.	S-Wilhelms, Heimerl and Jelley S-Levy, Feldman, and Sasserath	
What are the costs for the total family recreation?	T-Fitzsimmons T-Oppenheim	
Community Research Survey: How many families take vacations? How often are vacations taken? Where are vacations spent (visiting relatives, sight-seeing, camping)? What percentage are planned vs. just happening? How much is spent on vacations, recreation and leisure time?		

Concept	Classroom Experiences	Resource Person
	Small Groups: Assign each group a certain amount of money and let them pick their destination. They are to plan the family vacation, computing all costs (transportation, rooms, meals, etc.).	
	Report back to class on their planned trip.	
	Plan a family vacation which would be spent at home. You can spend $5 per day on recreation. (Family includes parents and two children.)	
Local, Federal, and State Facilities	Discuss local, state and federal facilities available to the student.	
	Compute transportation costs to these facilities from the student's home.	
	Revise planning of limited funded family vacation.	
Individual vs. Family in Achieving Balance	Teacher lists misconceptions about work and play on board: "All work and no play makes Jack a dull boy," "Never do today what you can do tomorrow," "Work is good" Have class discuss the value of each.	
	Have class list activities participated in for one day. Are they achieving a balance between body maintenance and recreation, work, and sleep?	Physical Education Teacher or Coach
	Discussion: Using the chart from the Related Experience, show the importance of maintaining a balance between body maintenance and recreation, work, and sleep.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Plan a family vacation with the aid of family members.		
List all the activities your family enjoys which can be done on limited funds.		
What recreational activities are available: 1. Within the community 2. Within driving distance 3. Within the state		
Have students interview others for misconceptions about work and play.	S-Ahern S-Craig	
Interview others about the amount of time spent in maintenance of the body and recreation, work, and sleep. Make a chart showing variances among age groups.	T-Oppenheim T-Fitzsimmons	
Set up an individual plan to achieve balance in all areas. Use the plan for a set period of time and write a report on the findings.		

Concept	Classroom Experiences	Resource Person
	Using the variations between age groups, discuss the differences and what causes them (values, goals, standards, physical requirements, age, diet, etc.).	
	Case study: Conflicts arising from individual vs. family activity. Class gives possible solutions.	
	Discuss conflict between recreation and wage earner's work. Give solutions (the relationship of values, goals, and standards).	
Recreation Fads and Frauds	Students take roles of salesmen trying to sell class various forms of recreation.	
	Have students report on various ways they might be misled in buying equipment and services.	
	List current recreation fads. How much do they cost in relation to enjoyment? How long will they last? (Example: hoola-hoop.)	
Purchasing Equipment	Select one piece of recreation equipment recently purchased. Why did you pick it? (Selection criterion.)	Sporting Equipment Salesman
	Have students sell item to class. (Bring out advantages and performance in connection with expectations.)	

Related Experiences	Teacher-Student References	Teacher Evaluation
Student or Group Report: Report on the amount of money spent on recreation per year by the average family, and by specific sport.		
Student or Group Report: Investigate various past recreation fads. How much did they cost? How long did they last?		
Group Project: Devise a recreation fad, or "What will the recreation fad be in 1980, 1990, 2000?"		
Have students select one piece of equipment they would like to have and comparison shop, after investigating the information.	S-Levy, Feldman, and Sasserath S-Wilhelms, Heimerl and Jelley T-Fitzsimmons T-Oppenheim	

Concept	Classroom Experiences	Resource Person
Summary	Each student is given a set amount of money with which to: 1. Take a week's vacation (individual) 2. Buy sports equipment 3. Plan a family outing 4. Plan personal recreation Have them select one of the four, tell how they would spend the money, and why.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Take an unknown piece of sports equipment and see if the students can create: 1. Selling campaign 2. Sports fad		

RESPONSIBILITIES, OBLIGATIONS, AND PROTECTION OF THE CONSUMER

Generalization: The consumer and the businessman have rights, responsibilities, and obligations within the economic marketplace. Wise use of reliable information and awareness of current legislation will enable the consumer to better exercise his role in the economy.

Objective: Design experiences which will enable the student to:

1. Determine the consumer's responsibilities and obligations in the economic marketplace
2. Describe the businessman's responsibilities and obligations in the economic marketplace
3. Identify and evaluate the various sources of consumer information
4. Investigate the various federal, state, and local consumer organizations
5. Become aware of current and pending state and federal legislation.

Student References:

"Your Protection Against Fraudulent Sales, Advertising, and Loans"
Attorney General of Illinois
SHS, Adult

"Protecting Your Rights"
Department of Insurance
State of Illinois
SHS, Adult

"Fight Back! The Ungentle Art of Self Defense"
Federal Trade Commission

Teacher References:

"Consumer Fraud Act"
Attorney General of Illinois

"Guard Against Phony Ads"
Federal Trade Commission

Federal Trade Commission Bulletins on Consumer Frauds and Protection

Consumer Education Forum Newsletter
American Council on Consumer Interests

Changing Times
The Kipplinger Magazine

Consumer's Report
Consumer's Union

Modern Consumer Education
Grolier Education Corp.
New York

Additional Sources of Information:

American Council on Consumer Interests
  Dr. Edward Metzen
  Department of Home Economics
  University of Missouri
  Columbia, Missouri

Consumer Protection Division
  Attorney General of Illinois

Journal of Consumer Affairs

Illinois Federation of Consumers

Federal Trade Commission

Food and Drug Administration

Consumer Federation of America

Illinois Council of Consumer Credit

State and federal legislation

Local communications media

Concept	Classroom Experiences	Resource Person
Responsibilities and Obligations of the Consumer	Have students write their opinion of "The Consumer's Bill of Rights" and "The Businessman's Bill of Rights."	
	Read President Kennedy's Consumer Bill of Rights.	
	Discuss how to achieve each part of the different "Bills of Rights."	
	Discuss the Related Experience.	
	Mock Court Hearing: Divide class into jury, panel of judges, defendant (businessman) and plaintiff (consumer). Present several common complaints and let jury decide who is guilty.	Illinois Attorney General's Office
	Have students collect articles from local newspapers and magazines to point out the rights, responsibilities, and obligations of the consumer.	
	What obligations does the consumer have in the marketplace? 1. Honesty 2. Use of product as directed 3. Willingness to pay fair price for fair services 4. Report frauds 5. Return defective merchandise 6. Others Teacher should discuss steps in returning defective merchandise.	
	Role Playing: (1) Raincoat that isn't waterproof, (2) Eating canned food that makes you sick, (3) Defective merchandise, (4) Improper sizing of clothing. What are the rights and responsibilities of the consumer in these purchases?	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
	T-Gordon and Lee	
	T-Trolstrup	
How does the marketplace provide for each provision of the different "Bills of Rights"?		
Relate family experiences on returning defective merchandise. Does this affect one's patronage of the dealer?		
Interview merchants to determine the best course of action by the consumer who has defective merchandise.		
Assign students to write a complaint letter to an irresponsible merchant, repairman, or businessman.		
Research: Investigate the procedure for filing a claim in the Small Claims Court.		

Concept	Classroom Experiences	Resource Person
	What obligations does the businessman have? 1. Honesty 2. Standing behind product 3. Giving accurate information 4. Avoiding deceptive practices 5. Others	Local Businessman
	Discuss the consumer's responsibility to be informed.	
Sources of Consumer Information	You are going to buy a product you know nothing about. How would you go about gathering information?	
	List possible sources on board: 1. Friends 2. Store selling product 3. Publications 4. Testing laboratories 5. Others	
	Group these as to: 1. Profit 2. Non-profit 3. Government	
	Which would be most reliable? Why?	
	How does one determine reliability?	
	Have students set up testing criteria for several products. Match these with the actual criteria used by different types of laboratories.	
	Discuss the importance of knowing the reliability and validity of a laboratory's testing criterion.	
	Have panel discussion of different non-profit consumer publications: Changing Times Consumer Reports Consumer's Research Consumer's Bulletin	

Related Experiences	Teacher-Student References	Teacher Evaluation
Repeat classroom experience at home to determine information sources used in the family unit.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley T-Gordon and Lee T-Fitzsimmons T-Oppenheim T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	
Write to several testing laboratories to obtain testing criteria.		

Concept	Classroom Experiences	Resource Person
	Evaluate each publication for testing methods, reliability, and validity.	
	Refer to use of seals of approval given by some commercial (profit) magazines.	
	Divide students into groups. Give each group published material from a commercial company (Westinghouse, General Electric, etc.) and the corresponding trade organization (American Home Appliance Manufacturers). Let each group determine the value of each. 1. Testing 2. Validity 3. Reliability 4. Consumer information 5. Advertising	
Organizations for Consumer Protection	What organizations for consumer protection are located in or near the community? 1. Better Business Bureau 2. Chamber of Commerce	Chamber of Commerce Better Business Bureau
	Have students investigate the function of these organizations within the community.	
	Have students read and report on different consumer protection organizations: 1. Major Appliance Consumer Action Panel 2. Illinois Consumer's Federation 3. Trade organizations 4. Educational organizations a. AHEA b. ACCI	

Related Experiences	Teacher-Student References	Teacher Evaluation
Prepare exhibit of the value of different seals of approval.		
	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Gordon and Lee T-Fitzsimmons T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
Federal Consumer Protection Organizations	What federal governmental agencies are involved in consumer protection? 1. FDA 2. FTC 3. Dept. of Agriculture 4. Dept. of Commerce 5. Dept. of Health, Education, and Welfare 6. President's Advisor on Consumer Affairs 7. Bureau of Labor Statistics 8. Federal Housing Administration and the V.A. Program Set up student information center on consumer protection.	
	What are the functions of each of these agencies?	
	What are the limitations of each?	
Federal Consumer Legislation	What laws currently protect the consumer? 1. Truth-in-Lending 2. Fair Packaging and Labeling 3. Flammable Fabrics Act 4. Wholesome Meat 5. Pure Food and Drug Act 6. Federal Hazardous Substance Act 7. 1968 Vocational-Technical Education Act	
	Discuss the provisions, weaknesses and enforcement of each act.	
	Discuss current pending legislation.	
State Consumer Protection Organizations	What are the Illinois government consumer protection agencies? (Example: Illinois Attorney General's Office.)	
	What are the functions and limitations of these agencies?	
	What are other states doing to protect the consumer? (E.g., New York.)	

Related Experiences	Teacher-Student References	Teacher Evaluation
Check food products at home against latest FDA listing. or Check FDA listing of toys on merchants' shelves.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley T-Gordon and Lee T-Fitzsimmons T-Trolstrup	
Write legislator urging passage or defeat of current bills.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Gordon and Lee T-Fitzsimmons T-Trolstrup	
Give current events report on pending Illinois consumer legislation and possible effects.		

Concept	Classroom Experiences	Resource Person
Illinois Consumer Legislation	What Illinois laws currently protect the consumer? (Illinois Senate Bill 977) Report on current pending legislation from Related Experiences.	
Summary	Review the students' "Bill of Rights" for the consumer. Based upon their present knowledge, what recommendations would they make for future consumer protection? or Case Studies: How would a responsible consumer citizen handle the following: 1. Discovering he has received 50¢ too much change at the grocery store. 2. Finding a flaw in a suit he has purchased. 3. Paying a $35 repair bill on a TV set and finding the set was not properly repaired. 4. Receiving unordered merchandise in the mail. 5. Discovering that a product does not meet advertising claims.	

Related Experiences	Teacher-Student References	Teacher Evaluation

SAVINGS AND INVESTMENT

Generalization: Investment of funds to achieve short and long-range goals requires an understanding and awareness of the types of investments available, sources of information, and monetary gains in relation to possible risk.

Objective: Design experiences which will enable the student to:

1. Identify possible investment sources
2. Evaluate investment sources in relation to risk vs. return
3. Determine possible methods which might be used to invest in stocks
4. Analyze possible investment sources in relation to utilization of available resources
5. Develop a selection criterion
6. Achieve a balance between savings and investments toward obtaining short and long-range goals
7. Devise and evaluate possible sources of investment information.

Student References:

"Journey Through a Stock Exchange"
American Stock Exchange
JHS, SHS, Adult

"You and the Investment World"
New York Stock Exchange
SHS, Adult

"Modern Money Mechanics"
Federal Reserve Bank of Chicago
SHS, Adult

"Your Savings and Investment Dollar"
Money Management Institute
Household Finance Corporation

Teacher References:

"American Stock Exchange Annual Report"
American Stock Exchange

Better Investing
National Association of Investment Clubs

"Market for Millions"
American Stock Exchange

Teacher's Manual for "You and the Investment World"
American Stock Exchange

"How You Get More Out of Financial News"
Barron's
National Business and Financial Weekly

Investments, Insurance, Wills Simplified
U. S. News and World Report

Teacher References: (continued)

How to Buy Stocks, 4th Edition
Louis Engel
Bantam Books, Inc.

"What Every Woman Ought to Know About
This Stock and Bond Business"
Merrill Lynch, Pierce, Fenner and Smith, Inc.

"Questions and Answers About the Stock Market"
Merrill Lynch, Pierce, Fenner and Smith, Inc.

Teacher's Guide to Financial Education, 1967
Department of Home Economics
National Education Association
1201 Sixteenth St., N.W.
Washington, D.C. 20036

"Choosing Techniques for Teaching and Learning"
Hazel Taylor Spitze
Home Economics Education Association
National Education Association
Pages 18-29.

Additional Sources of Information:

- Chicago Stock Exchange
- American Stock Exchange
- New York Stock Exchange
- Merrill Lynch, Pierce, Fenner and Smith, Inc.
- New York Times
- Local stock broker
- Local banker
- Local savings and loan associations
- Investment counselors
- Investment clubs
- Credit unions
- Local attorneys

Concept	Classroom Experiences	Resource Person
Investment Principles	Question: Each student has been given between $1,000 and $10,000. He has three alternatives: 1. Hide it in the house 2. Bury it in the ground 3. Invest it Which one will he choose, and why?	
	Class Discussion: Where should we invest? What sources are available? 1. Savings account (credit union) 2. Bonds a. municipal b. government 1. series E 2. series H 3. Stocks 4. Mutual Fund 5. Real estate	
	Small Groups: Analyze each source according to risk, return, growth and liquidity.	Investment Management Counselor
Risk vs. Return	Make a chart based on the information obtained.	
	Low risk, small return: 1. Savings account (bank, savings and loan) 2. Bonds 3. Credit union 4. Savings certificates	Banker
	Higher risk, greater return: 1. Stocks 2. Mutual Fund 3. Real estate	
	Discuss the methods and advantages of investing in stocks and mutual funds.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley	
Survey the community. What investments are available? What are the advantages and disadvantages of these institutions?	T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee T-Phillips and Lane	
Have students investigate the different savings institutions in the area and compare interest rates, withdrawal privileges, safety features.	T-Trolstrup	
Compare interest compounded annually, semi-annually, quarterly, monthly, daily; its effect on savings and where to save.		
Compare the current interest rates among savings accounts, bonds, and credit unions. Compare different ways to save at a bank.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee	
Choose one stock on the New York exchange and follow its price fluctuations for a two-week period.	T-Phillips and Lane T-Trolstrup	
Divide class into at least three groups. Have each group take one area (stocks, method and investment club) and investigate what has happened over a two-year period.		

Concept	Classroom Experiences	Resource Person
	Stocks 1. Preferred 2. Preferred convertible 3. Preferred participating 4. Common	
	Methods of investment: 1. Mutual fund a. open-end b. closed-end 2. Investment club 3. Stock exchange a. buying in odd lot b. buying in even lot	
	Teacher may elect to discuss the reflection of current events on the stock market.	
	Have class compute the cost for each of the methods of investment. Analyze them according to: 1. Personal management require required 2. Liquidity 3. Risk 4. Diversification 5. Growth of principal 6. Interest return	
	How is financial planning related to the family life cycle?	
	Discuss factors that influence individual plans for financial security--age, health, marital status, occupation, size of family, income, assets.	
Choosing the Right Investment	Read several situations of individuals or families wanting to invest. These should be from different life cycles with various short and long-term goals. Let the student recommend the best types of investment for each situation.	Investment Counselor

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students play "Stocks and Bonds" game (commercial), which demonstrates the stock market fluctuation effect on various types of stocks and bonds.		
Have students collect news items which they feel will affect the stock exchange. Is it possible to determine how and when the event has affected the stock exchange?		
Prepare a chart grouping types of long and short-term goals with appropriate sources of investment.	S-Levy, Feldman, and Sasserath S-Schoenfeld and Natella T-Warmke, Wyllie, Wilson, and Eyster T-Gordon and Lee	

Concept	Classroom Experiences	Resource Person
	Discuss what factors should determine the type of investment: 1. Goals - short and long term 2. Other type of investment 3. Purpose for investment 4. Requirements of personal management 5. Knowledge and information in type of investment 6. Investment attitudes	
	Explain how economic conditions are related to family security.	
Balancing Savings and Investments	From the comparative study of stock fluctuation, discuss the effects of a family emergency and the need for ready cash. What would happen if the stocks were at at a low? Point out the importance of establishing an emergency fund first before speculative investments.	
Gathering Information	Using information from the home study, compile a list of sources used in their investigation: I. Friends 2. Investment counselor 3. Past growth records (firm's yearly report) 4. Dividends paid 5. Length of time established 6. Others	
Summary	Role Playing: Have the class members act as investment counselors. The teacher or other class members pretend they are seeking assistance in planning an investment program. What type of information would the counselors need to know about the family? What recommendations for an investment program would they make?	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Phillip and Lane	
	T-Trolstrup	
	S-Levy, Feldman, and Sasserath	
	T-Warmke, Wyllie, Wilson, and Eyster	
	T-Phillips and Lane	
Give the class several speculatory investments to choose from. Have them investigate and choose the best.	S-Levy, Feldman, and Sasserath	
	S-Schoenfeld and Natella	
Debate: Individual financial security is primarily the responsibility of government. Individuals must accept major responsibility for own financial security.	S-Wilhelms, Heimerl and Jelley	
	T-Warmke, Wyllie, Wilson, and Eyster	
	T-Gordon and Lee	
	T-Phillips and Lane	
	T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	or Present case studies on the following: 1. Planning ahead to educate children 2. Newly married couple's plans for future security 3. A family plans for retirement 4. A widow and her financial security 5. A single woman's plan for financial security	

Related Experiences	Teacher-Student References	Teacher Evaluation

TAXES

Generalization: Many social benefits for public welfare are derived from the consumer's tax dollar. Since the consumer pays taxes levied at three levels of the government, he has the responsibility and obligation to be aware of the types of taxes assessed, the collection and use of these monies, and the legislation pertaining to taxes.

Objective: Design experiences which will enable the student to:

1. Describe the purpose and use of the consumer's tax dollar
2. Identify and evaluate the different taxes levied
3. Determine how taxes are assessed, collected, and used to provide services for social benefit
4. Demonstrate the completion of state and federal income tax forms
5. Understand the importance of record keeping and the statute of limitations as each applies to state and federal income taxes
6. Determine the interrelationship of the local, state, and federal taxes on the financial planning
7. Define the consumer's responsibility and obligation concerning the creation of tax legislation and the use of the tax dollar for social benefits.

NOTE: The teacher should plan to schedule this unit when income taxes are being filed to achieve maximum interest. The teacher would be advised to secure the following items well in advance of teaching this unit:

Student References: (in sufficient number for each student)

Understanding Taxes
  Publication # 21
  Internal Revenue Services Regional Office

Form 1040, and other pertinent forms for local tax problems
  Internal Revenue Services regional or local office

Teacher References:

Teacher's Guide for Understanding Taxes
  Publication # 22
  Internal Revenue Services Regional Office

Your Federal Income Tax $1.75
  Publication # 17
  Internal Revenue Services Regional Office

Individual pamphlets pertaining to local tax problems, such as:
Child Care Deductions
  Internal Revenue Services Regional or local office

Commercial tax information publications

A complete listing of all teaching materials is available from the regional or local office of the Internal Revenue Services at no charge.

NOTE: If at all possible, a CPA, an IRS Agent or a tax lawyer should be used as a consultant for this unit.

Additional Sources of Information:

Income Taxes
  U. S. News and World Report

Certified Public Accountants

Local tax accountants

Local tax offices

Local attorney

Local, state, and federal tax-gathering agencies

Local news media

Concept	Classroom Experiences	Resource Person
Purpose and Use of the Tax Dollar	Bring to class examples of the different types of taxes paid by the consumer, and list them on the board.	
	Divide list into the three levels of taxation: 1. Local 2. State 3. Federal	
	Divide class into three sections, with each group taking one tax level. Prepare a class report on: 1. How taxes are assessed 2. How taxes are collected 3. How tax money is spent	Tax Assessor County Clerk
	Debate whether the services provided by tax money could best be performed by the individual or the local, state, or federal government. (The economic role of taxes for social benefit.)	County Treasurer
	Discuss the criterion for a good tax. (Example: income tax vs. personal property tax.) 1. Fairness 2. Ease of administration 3. Predictability 4. Measurability	
Federal Taxes	Discuss various federal taxes, exempting federal income taxes, in terms of: 1. Assessment 2. Collection 3. Use	
	Use criterion for a good tax as an evaluative device for each federal tax.	
	Trace history of federal income taxes.	Local Internal Revenue Services Agent
	Discuss use of the income tax dollar, its collection, and meeting criterion for a good tax.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview family members to see what kinds of taxes are paid.	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	
Interview local government officials to see how taxes are assessed, collected, and used. What influences their decisions?		
Group Project: Analyze a local assessment according to the criterion for a good tax.		
Prepare a chart of tax expenditures by an average family, excluding federal income tax.	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley T-Trolstrup T-Warmke, Wyllie, Wilson, and Eyster	

Concept	Classroom Experiences	Resource Person
	Demonstrate how the 1040 income tax form should be completed.	
	Have students complete simple 1040 form problems.	
	Demonstrate using personal exemption form.	
	Discuss advantages and disadvantages of personal exemption form.	
	Hold student work session on what constitutes personal exemptions.	
	Discussion: Where does the individual obtain information for tax exemptions? 1. Records 2. Cancelled checks 3. Federal publications 4. Sales slips 5. Receipts	
	Re-emphasize the importance of record-keeping and the length of time records should be retained.	
	Discuss special tax problems related to the geographical area. (Example: rural communities - farm taxes and estimated taxes.)	
Legislation Pertaining to Federal Income Taxes	Discuss recent changes in the tax law.	Tax Lawyer
	Apply these tax changes to the individual or family unit. (This could be done using group projects, demonstrations, or transparencies.)	Certified Public Accountant
	Give students problems to solve using this information. This could be done on individual or small group basis, depending upon the class.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Prepare a question and answer game on current exemptions and recent tax changes.		
Use "Projects for Students," page 3 in Teacher's Guide for Understanding Taxes, Publication # 19, Department of Treasury, Internal Revenue Services.	S-Wilhelms, Heimerl and Jelley T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	Using a completed income tax form, have students determine the major mistakes made on the form. 1. Failure to sign form 2. Mathematical errors 3. Failure to list social security number 4. Using incorrect tables Discussion: What happens if one does not comply with the income tax law?	
Income Tax Form	Discuss the use of the Illinois income tax dollar, its collection, and meeting criterion for a good tax. Demonstrate the Illinois income tax form. Have students complete sample problems on the tax form. Discuss current legislation pertaining to the Illinois income taxes. Discuss additional taxes paid by the Illinois consumer: 1. Personal property 2. Property (real estate) 3. Sales tax 4. Inheritance tax 5. Gasoline tax 6. Others Evaluate each in terms of the criterion for a good tax.	
Local Taxes	List local revenue tax sources. How are these collected, used, and how do they meet the criterion for a good tax? Discussion: How are local taxes assessed?	Local Government Official

Related Experiences	Teacher-Student References	Teacher Evaluation
"Projects for Students" could be repeated here with application to Illinois Income Tax. Write to Illinois State Treasurer to ascertain current use of tax dollars.	S-Wilhelms, Heimerl and Jelley T-Trolstrup T-Phillips and Lane	
Write to Illinois legislator asking about current and proposed tax legislation.		
	S-Schoenfeld and Natella S-Wilhelms, Heimerl and Jelley T-Trolstrup	

Concept	Classroom Experiences	Resource Person
	What services are provided by these taxes? How relevant are these taxes to local current conditions? Buzz Session: Could these services be provided by a local industry or private individual at a lower cost?	
Responsibilities and Obligations	Assign to each small group one type of tax to evaluate and determine the responsibility and obligation of: 1. The taxpayer 2. The governmental tax-gathering agency Have class rank each tax in terms of: 1. Criterion for a good tax 2. Social and economic benefits derived by a. taxpayer b. governmental tax-gathering agency 3. Meeting assigned objectives 4. Available substitutes to attain the same objectives 5. Relevant to current needs	
Summary	Prepare a chart showing the taxes paid by the individual or family unit, the services provided, percent paid to local, state, and federal agencies. Show what happens as governmental services are increased.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Phillips and Lane	
	S-Schoenfeld and Natella	
	S-Wilhelms, Heimerl and Jelley	
	T-Trolstrup	

TRANSPORTATION

Generalization: The widening distances between places of family and individual employment, recreation facilities, shopping areas, and educational institutions place additional emphasis on the need for adequate and available transportation.

Objective: Design experiences which will enable the student to:

1. Evaluate the available forms of transportation and their influence upon the consumer's decision-making process
2. Determine the purpose and use of transportation facilities and the advantages to all family members
3. Develop a selection criterion based on an understanding of the internal and external influences and balanced with factual knowledge
4. Determine deceptions in the transportation market and possible preventive measures
5. Survey the total cost of automotive transportation in relation to the initial cost
6. Identify and evaluate the sources of automotive purchase as each might influence and benefit the family consumer
7. Explain the steps of automotive purchase, cost of credit financing, and insurance
8. Understand and apply the decision-making process in determining the need for and selection of transportation.

Student References:

"Your Automotive Dollar"
Money Management Institute
Household Finance Corp.

Part of series

Unsafe at Any Speed
Ralph Nader
Pocket Books, Division of
Simon & Schuster, Inc.

Teacher References:

Consumer's Report
Consumer Union

Changing Times

Automotive magazines

Additional Sources of Information:

- Automobile dealers
- Automobile manufacturers
- Automobile insurance agents
- Automobile repair manuals
- Automobile equipment representatives
- Automobile clubs
- Automobile leasing agencies
- Local and state police

Concept	Classroom Experiences	Resource Person
Function and Use of Transportation	What is the purpose of transportation? (Work, recreation, pleasure, convenience.)	
	Why should transportation be an important consideration to: 1. Family unit 2. Individual	
	What local forms of transportation are available to the family unit and the individual? (Bus, car, taxi, train, airplane, others.)	Transportation Company Representative
	List the advantages and disadvantages of each to the family unit and the individual.	
	What might influence the choice of transportation? 1. Availability 2. Initial cost 3. Values, goals, and standards 4. Operating costs 5. Maintenance and repair 6. Use 7. Convenience	
	Using the list of local transportation, analyze each according to: 1. Availability 2. Initial cost 3. Values, goals and standards 4. Operating costs 5. Maintenance and repair 6. Use 7. Convenience	
	Take field trip to local transportation company.	
	What is the most common form of local transportation? Why? Would this vary in different areas?	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Trolstrup	
	T-Fitzsimmons	
	T-Oppenheim	
	T-Phillips and Lane	
Using city map, indicate modes of transportation relevant to student's own home.		
Give each student a city map. Indicate with different colors places where he must go, where he would like to go, and where he might go. List possible sources of transportation and compute cost of each.		

Concept	Classroom Experiences	Resource Person
Selection of Transportation	Divide class into groups and have them devise a selection criterion for each form of transportation. (Consider individual and family.)	
	Compile a list and then have students rank them in order of preference. What items are most important, and why?	
	Would this ranking remain the same for different age groups? Why?	
	Have students list first, second, and third choice of transportation. What influenced their choices? Would their parents have the same ranking? Why or why not?	
	Use three most commonly selected forms of transportation and have students devise a selection criterion. (These will probably be car, motorcycle, and truck.)	
	What does the class rate as most important? Why?	
Selection Criterion	What is the most common type of transportation purchase? (Car)	Used Car Dealer
	Discussion: How does one determine the actual cost of a car, either new or used?	New Car Dealer
	What determines the cost of a car? 1. List price 2. Motor size 3. Type and model 4. Make	
	Group project: Cost comparison of a car (to include operational costs) vs. value received.	

Related Experiences	Teacher-Student References	Teacher Evaluation
	T-Trolstrup T-Fitzsimmons T-Oppenheim T-Phillips and Lane	
Ask each family member his three choices of transportation, and why. How would choices vary for different activities? 1. Transportation to and from school 2. Shopping trip 3. Recreational activities 4. Extended trips 5. Occupation		
Have each student select the make and model of automobile he wants. Evaluate his choice according to the selection criterion.	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Trolstrup T-Fitzsimmons T-Oppenheim	

Concept **Classroom Experiences** **Resource Person**

Using the student criterion, what should the consumer consider when buying a used car?

What should the consumer determine before he decides to shop for a used car?

1. Total money available
2. When to go shopping
3. Necessities vs. wants in style and accessories
4. Where to shop
5. What to shop for
6. Insurance - auto and credit
7. Intended use
8. Estimated operating cost

Why should these decisions be made before going shopping?

What might influence the consumer?

1. Color
2. Style
3. Make and model
4. Advertising
5. Sales personnel
6. Status
7. Extras

Boys might demonstrate ways in which a consumer could be misled when buying a used car:

1. Odometer turned back
2. "Quicky" repairs to make a bad engine sound good
3. White paint on bad tires
4. Quick paint jobs to cover dented areas
5. Seat covers to hide poor front and rear seats

The boys might wish to continue with a check-list to consider in buying a used car, or this could be done with class discussion. — Automotive Teacher

Check-list: — Local Mechanic

1. Car exterior and frame
   a. exterior evidence of accident
   b. recent paint

Related Experiences	Teacher-Student References	Teacher Evaluation
Boys might take girls on field trip and let the girl pick out a car for a set amount of money. (This could be done in small groups.)		
Evaluate the car most commonly used or occupied according to the check-list.		

   c. excessive rust
   d. doors, windows and locks work easily
   e. frame shows evidence of accident
   f. general condition of trunk
   g. check tires for wear
2. Car interior
   a. condition of doors, interior roof and seats
   b. condition of floor mats and floor coverings
   c. floor pedals evidence of use
   d. general condition of dashboard, ashtray, and glove compartment
   e. interior colors match exterior colors
3. Engine
   a. normal sound
   b. lights and indicators functioning
   c. no unusual noises
   d. general appearance
4. Road test the car
   a. city driving
   b. highway driving
   c. rough or gravel roads

The boys should give the reasons for each.

What else might the consumer do before making his final selection?

1. Have mechanic check engine
2. Talk to former owner
3. Test drive the car for several days

Have several students chart the operating expenses of either their individual car or the family car to show actual operating costs. Why should these figures be a consideration before the final purchase?

Related Experiences	Teacher-Student References	Teacher Evaluation

Concept	Classroom Experiences	Resource Person
	Teacher might prepare list or wall chart of common repair and maintenance items and let students determine cost of each. These could then be compared with actual costs. (This should include different makes and models of cars.)	
Cost of an Automobile	What cost factors should the consumer consider? 1. Initial cost 2. Operating costs 3. Repair and maintenance 4. Hidden costs How is the initial cost determined? 1. Funds available 2. Need and use of car What are the hidden costs of an automobile? 1. Insurance 2. License 3. Unexpected repairs 4. Tires 5. Others	
Sources of Automotive Purchases	Where might you purchase a used car? 1. New car dealer 2. Used car lot 3. Friends 4. Individuals Discuss the advantages and disadvantages of each. What types of services might each give to the consumer? 1. Warranties and guarantees 2. Additional knowledge 3. Repair shop 4. No services 5. Credit terms	

Related Experiences	Teacher-Student References	Teacher Evaluation
Interview each driving member of the family. What constitutes the car operating costs?		
Keep record of family or individual car operating expenses for one week.	S-Levy, Feldman, and Sasserath T-Trolstrup T-Fitzsimmons T-Oppenheim	
	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Trolstrup T-Fitzsimmons T-Oppenheim	
Obtain a car warranty and bring to class for an oral report as to its real meaning.		

Concept	Classroom Experiences	Resource Person
	What might influence one's choice of one source over another? 1. Reputation 2. Reliability 3. Factual information 4. Cost 5. Services	
	Debate: Advantages and disadvantages of buying a used car or a new car.	
Financing the Automotive Purchase	How might the consumer pay for his car purchase? 1. Cash 2. Credit	Loan Officer
	What advantages might the cash customer have?	
	What disadvantages might the cash customer have?	
	Where might the consumer obtain credit funds? 1. Car dealer 2. Small loan company 3. Bank 4. Friends or relatives 5. Loan sharks 6. Credit unions	
	Make a chart or demonstrate on the chalk board the advantages and disadvantages of each source of credit.	
	How would consumers decide which course to follow? (Review credit costs, contracts, and usage.)	
	If the class members have or are purchasing other forms of transportation, such as motorcycles, it might be well for the teacher to apply these same sections to this purchase.	

Related Experiences	Teacher-Student References	Teacher Evaluation
Small Group Projects: Give class the make, model, and year of a new car purchase. Compute the cost of: 1. Cash 2. Credit purchase a. car dealer b. small loan company c. bank d. friends or relatives	S-Schoenfeld and Natella S-Levy, Feldman, and Sasserath T-Trolstrup T-Fitzsimmons T-Oppenheim T-Phillips and Lane	

Concept	Classroom Experiences	Resource Person
Common Automotive Frauds	Give students a list of common automotive parts and areas. Divide class into a boy's team and girl's team. Have them locate each item on an actual car. 1. Spark plugs 2. Carburetor 3. When last oil change was made 4. Amount of oil in the car 5. Location and operation of jack 6. How new are the tires? 7. Fan belt 8. Voltage and location of battery 9. Location of car fuses 10. Location and condition of windshield wipers Discuss why the consumer should know this information. (To avoid deceptive practices in gas and service stations.) Have boys in class give examples of how consumers might be misled and ways to avoid these deceptions. Discuss advantages and disadvantages of gasoline credit cards. Discuss possible frauds which might occur with a gasoline credit card.	Gas Station Owner

Related Experiences	Teacher-Student References	Teacher Evaluation
Have students take the same list of common automotive parts and give it to the women drivers in their family. How many parts did they know?	T-Gordon and Lee	

Concept	Classroom Experiences	Resource Person
Practical Application of Developed Skills	Present students with transportation problems based on facilities available locally. Have them determine if additional transportation is necessary, what type would be best and why, and the selection criterion. 1. Three teenagers (16 and over), one family car 2. Both parents work, one car 3. Working parents, two working teens, and two cars 4. Working mother, father farms, two teen-aged sons, working daughter - one car and one truck 5. Working teens and father, one car 6. Son on football team, daughter is cheerleader, dad works - one car	

Related Experiences	Teacher-Student References	Teacher Evaluation

APPENDIX

December 10, 1971

Dear

A contract to evaluate the Consumer and Homemaking Curriculum Model has been granted to Western Illinois University. We have approximately three months to accomplish this assignment. A Review Committee to assist in the evaluation of the Curriculum Model will be composed of home economics teachers, business, industrial and government representatives.

Your name was suggested to me when we requested personnel qualified to serve on this review committee. We would like to invite you to be a member of the Review Committee to evaluate the Consumer Education and Homemaking Model.

The committee meetings would require you to be away from your regular job 2-4 days depending on your travel arrangements. The first meeting will be held January 5, 1972, 7:00 p.m., Morrill Hall, Room 202, Western Illinois University, Macomb, Illinois.

At this time, an overview of our task will be explained, time table, additional meetings, etc. It has been suggested a second meeting (tentative) be held February 15, 1972.

Your travel, lodging and meals will be reimbursed at state rates.

Please return the enclosed card within a week of receipt.

Your services will be deeply appreciated and hopefully you will accept this invitation.

Sincerely yours,

Wilma Warner, Director
Evaluation and Publication
of the Curriculum Model for
Consumer and Homemaking

January 6, 1972

Dear Home Economics Teacher:

The following items are enclosed:

1. A sample form to use in evaluating the "Curriculum Model for Consumer and Homemaking."
2. The schedule for returning your evaluation materials.

The general format of the curriculum guide will remain the same, but changes will be made in printing. When making your comments please remember this curriculum model is to be used as a reference guide in a variety of schools (rural, town, urban, inner city) and at different grade levels (9-12). It is designed to be an aid, not a course of study.

Please return evaluation materials promptly in order to meet printing deadlines.

Your assistance and cooperation are gratefully appreciated.

TIME TABLE FOR EVALUATING UNITS

We would appreciate your comments and suggestions in regard to evaluating the 18 units of the Curriculum Model For Consumer and Homemaking. Please be specific in identifying page numbers so information can be easily tabulated. We do not expect you to rewrite the guide, merely make comments which would aid you and others in the development of a program in this area.

Thursday, January 20	1st four units returned	Advertising Appliances Business & the Consumer Clothing Purchases
Thursday, January 27	2nd four units returned	Credit Food Buying Furniture & accessories Housing
Thursday, February 10	3rd four units returned	Insurance Mgt. of the Dual Role Mgt. of Human and Non-Human Resources Money Mgt.
Thursday, February 17	4th four units returned	Recreational Activities Responsibility, obligation & protection of the consumer Savings & Investments Taxes
Thursday, February 24	5th two units returned	Transportation Wills

By returning the evaluation of units at designated times, final proofing, printing and assembling can be accomplished. Return units to Wilma Warner, Professor of Home Economics, Morrill Hall, Room 210, Western Illinois University, Macomb, Illinois 61455

Your cooperation in this matter would be greatly appreciated.

FORM TO BE USED:

Unit ________________ School ________________ Teacher ________________

Designate by page and whether Group activity, Resources, Individual activity, References, student teacher.

Use different sheets for each unit; if more than 1 sheet needed, number them please.

Page No.	Add	Delete	Change	Suggestions

FORM TO BE USED:

Unit______________________________School__________________Teacher__________

If, in your opinion, there is no change necessary do not list page number.

If, in your opinion, a change is needed indicate page number and changes you would suggest.

A = School learning activity
B = Resource Person
C = Individual related activity
D = References - teacher-student

Example: See first item.

Page No.		Change From	To	Suggestions	Deletions
54	A	3. 3 c's of credit	3. 3 c's of credit A. Character B. Capacity C. Capital	Helps teacher to better explain the 3 c's of credit.	

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of Industrial Organizations
815 Sixteenth Street, N.W.
Washington, D. C. 20006

Association of Home Appliance Manufacturers
20 N. Wacker Drive
Chicago, Illinois 60606

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Washington, D. C. 20210

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Washington, D. C. 20006

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Twin Towers
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Family Financial Education Program
Continental Illinois National Bank and
Trust Co. of Chicago
Chicago, Illinois

Federal Reserve Bank of Atlanta
Atlanta, Georgia 30303

Federal Reserve Bank of Chicago
Box 834
Chicago, Illinois 60690

Federal Reserve Bank of Cleveland
Cleveland, Ohio 44101

Federal Reserve Bank of Dallas
Station K
Dallas, Texas 75222

Federal Reserve Bank of Kansas City
Kansas City, Missouri 64198

Federal Reserve Bank of New York
33 Liberty Street
New York, New York 10045

Federal Reserve Bank of Richmond
Richmond, Virginia 23213

Federal Trade Commission
Washington, D. C.

Health Insurance Institute
277 Park Avenue
New York, New York 10017

Institute of Life Insurance
277 Park Avenue
New York, New York 10017

Insurance Information Institute
110 William Street
New York, New York 10038

Joint Council on Economic Education
P. O. Box 1900
Radio City Station
New York, New York 10019

Leather Industries of America
411 Fifth Avenue
New York, New York 10016

Merrill Lynch, Pierce, Fenner & Smith, Inc.
70 Pine Street
New York, New York 10005

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20 N. Wacker Drive
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1000 Sixteenth Street, N.W.
Washington, D. C. 20036

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P. O. Box 12285
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National Education Association
Department of Home Economics
1201 Sixteenth Street, N.W.
Washington, D.C. 20036

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Washington, D. C. 20006

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Department 703
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Chicago, Illinois 60611

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New York, New York 10020

U. S. Department of Agriculture
Washington, D. C. 20402

U. S. Department of Housing and Urban Development
Washington, D. C. 20410

U. S. Department of Labor
Washington, D. C. 20402

U. S. Treasury Department
Washington, D. C.

A. Xerox Company
Education Center
Columbus, Ohio 43216

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